Government
Publications

Copy 2

Ontario. Legislature assembly
Sessional papers

SESSIONAL PAPERS.

VOL. XXVII.—PART III.

FIRST SESSION EIGHTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1895.

TORONTO:
PRINTED FOR LUD. K. CAMERON, QUEEN'S PRINTER,
BY WARWICK BROS & RUTTER 68 AND 70 FRONT STREET WEST
1895.

LIBRARY
JUL 12 1966
UNIVERSITY OF TORONTO

1091222

LIST OF SESSIONAL PAPERS.

ARRANGED ALPHABETICALLY.

TITLE.	No.	REMARKS.
Accounts, Public	2	*Printed.*
Agricultural and Arts, Report	20	"
Agricultural College, Report	17	"
Agricultural Societies, Analysis	70	*Not printed.*
Algonquin National Park, Regulations	37	*Printed.*
" " " Boundaries	38	*Not printed.*
Asylums, Report	10	*Printed.*
Bee-Keepers' Association, Report	23	*Printed.*
Births, Marriages and Deaths, Report	27	"
Blind Institute, Report	15	"
Bonds and Securities	50	*Not printed.*
Canadian Institute, Report (*part of*)	4	*Printed.*
Central Prison, Broom contract	62	"
Children's Protection Act, Report	29	"
Coroners' Inquests	69	*Not printed.*
Crown Lands Report	5	*Printed.*
Dairymen and Creameries, Report	21	*Printed.*
Deaf and Dumb Institute, Report	16	"
Diamond Drill, Regulations	42	"
Diamond Drill, cost of	65	*Not printed.*
Division Courts, Report	7	*Printed.*
Drainage Works, reductions	56	"
Education, Report	4	*Printed.*
" Text-book publication	57	"
" Grants to schools	66	*Not printed.*
Elections, Return from Records	1	*Printed.*
" Petitions, trial Rules	54	"
Elgin House of Industry, Report	49	*Not printed.*
Elliott, Judge, Surrogate Court Fees	35	"
Entomological Society, Report	18	*Printed.*
Estimates	3	"

TITLE.	NO.	REMARKS.
Factories Inspectors, Report	26	*Printed.*
Farmers' Institutes, Report	22	"
Fees Commission, Report	32	"
Fruit Experimental Stations, Report	67	"
Fruit Growers' Association, Report	19	"
Game and Fish, Report	52	*Printed.*
Gaols, Prisons and Reformatories, Report	11	"
Good Roads Association, Report	59	"
Hastings, North, registrations	63	*Not printed.*
Health, Report	73	*Printed.*
Hospitals, Report	14	"
Hungerford registrations	63	*Not printed.*
Immigration, Report	6	*Printed.*
Industries, Report	68	"
Insurance, Report	13	"
Insurance on Public Buildings	43	*Not printed.*
Judicature Act, fees to Judge Elliott	35	*Not printed.*
" " " Judge Mosgrove	36	"
Kingston School of Mining, Report	76	*Printed.*
Knight, Alfred, correspondence	61	*Not printed.*
Legal Offices, Report	28	*Printed.*
Liquor License Acts, Report	8	"
Magdalen Asylums, Report	12	*Printed.*
Man, Primitive, (*part of*)	4	"
Mines, Report	72	"
Mining Regulations	39	"
Mosgrove, Judge, Surrogate fees	36	*Not printed.*
Nelson & Sons, Broom contract	62	*Printed.*
Niagara Falls Park and River Railway Co'y., Report	60	*Not printed.*
North Hastings, registrations in	63	"

Title.	No.	Remarks.
Orphan Asylums, Report	12	*Printed.*
Osgoode Hall, fee paid officials	77	*Not printed.*
Poultry and Pet Stock, Report	24	*Printed.*
Primitive Man, (*part of*)	4	"
Public Accounts	2	"
Public Buildings, insurance	43	*Not printed.*
Public Institutions, maintenance expenditures	71	*Printed.*
Public Works, Report	9	"
Pulp and Paper Mills agreement	44	*Not printed.*
Queen Victoria Niagara Falls Park, Report	47	*Printed.*
Refuge, Houses of, Report	12	*Printed.*
Registrars' fees	58	"
Rondeau Park, regulations	40	"
Secretary and Registrar, Report	75	*Printed.*
Sheep and Swine Breeders,' Report	25	"
Statute distribution	48	*Not printed.*
Tavern and Shop Licenses, Report	8	*Printed.*
Titles, Master of, Report	55	*Not printed.*
Toronto General Trusts Co'y., Report	46	"
Toronto University, Auditor's Report	30	*Printed.*
" Finance	31	"
" Finance, Medical Faculty	33	"
" Report of College	34	"
" Bursar's Statement	41	*Not printed.*
" Insurance	43	"
" Report of Council	45	*Printed.*
" Correspondence *re* students	51	"
" Report of Special Committee	74	"
Upper Canada College, Report	53	"
Warrants, Provincial, endorsement of	64	*Not printed.*

LIST OF SESSIONAL PAPERS.

Arranged in Numerical Order with their titles at full length; the dates when Ordered and when presented to the Legislature; the name of the Member who moved the same, and whether Ordered to be Printed or not.

CONTENTS PART I.

No. 1.. Return from the Records of the General Election to the Legislative Assembly in 1894, shewing: (1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shown by the last census, together with a Supplementary Return from the Records of the Elections to the Legislative Assembly, after the General Election in 1894, shewing: (1) The number of Votes polled for each Candidate in each Electoral District. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' List in each District. (6) The population of each District as shewn by the last Dominion Census. Presented to the Legislature, 21st February and 5th April, 1895. *Printed.*

No. 2.. Public Accounts of the Province for the year 1894. Presented to the Legislature, 27th February, 1895. *Printed.*

No. 3.. Estimates for the service of the Province until the Estimates of the year are finally passed. Presented to the Legislature, 22nd February, 1895. *Not printed.* Estimates for the year 1895. Presented to the Legislature, 27th February, 1895. *Printed.* Estimates (Supplementary) for the year 1895. Presented to the Legislature, April 10th, 1895. *Printed.*

CONTENTS PART II.

No. 4.. Report of the Minister of Education for the year 1894, with the statistics for 1893. Presented to the Legislature, 4th March, 1895. *Printed.*

No. 5.. Report of the Commissioner of Crown Lands for the year 1894. Presented to the Legislature, 26th March, 1895. *Printed.*

No. 6.. Report of the Department of Immigration for the year 1894. Presented to the Legislature, 3rd April, 1895. *Printed.*

No. 7.. Report of the Inspector of Division Courts for the year 1894. Presented to the Legislature, 25th March, 1895. *Printed.*

No. 8.. Report of the working of the Tavern and Shop Licenses Act for the year 1894. Presented to the Legislature, 26th February, 1895. *Printed.*

No. 9.. Report of the Commissioner of Public Works for the year 1894. Presented to the Legislature, 7th March, 1895. *Printed.*

No. 10.. Report upon the Lunatic and Idiot Asylums of the Province for the year ending 30th September, 1894. Presented to the Legislature, 22nd February, 1895. *Printed.*

CONTENTS PART III.

No. 11.. Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1894. Presented to the Legislature, 27th March, 1895. *Printed.*

No. 12.. Report upon the Houses of Refuge and Orphan and Magdalen Asylums for the year ending 30th September, 1894. Presented to the Legislature, 21st March, 1895. *Printed.*

No. 13.. Report of the Inspector of Insurance and Registrar of Friendly Societies, 1894. Presented to the Legislature, 25th February, 1895. *Printed.*

CONTENTS PART IV.

No. 14.. Report upon the Hospitals of the Province for the year ending 30th September, 1894. Presented to the Legislature, 26th March, 1895. *Printed.*

No. 15.. Report upon the Ontario Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1894. Presented to the Legislature, 22nd February, 1895. *Printed.*

No. 16.. Report upon the Ontario Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1894. Presented to the Legislature, 22nd February, 1895. *Printed.*

No. 17.. Report of the Ontario Agricultural College and Experimental Farm and of the Agricultural and Experimental Union for the year 1894. Presented to the Legislature, 19th March, 1895. *Printed.*

No. 18.. Report of the Entomological Society for the year 1894. Presented to the Legislature, 25th February, 1895. *Printed.*

CONTENTS PART V.

No. 19.. Report of the Fruit Growers' Association of Ontario for the year 1894. Presented to the Legislature, 22nd March, 1895. *Printed.*

No. 20.. Report of the Agriculture and Arts Association for the year 1894. Presented to the Legislature, 25th February, 1895. *Printed.*

No. 21.. Reports of the Dairymen and Creameries Associations of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

No. 22.. Report of the Farmers' Institutes of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

CONTENTS PART VI.

No. 23.. Report of the Bee-keepers' Association of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

No. 24.. Report of the Poultry and Pet Stock Associations of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

No. 25.. Report of the Sheep and Swine Breeders' Association of the Province for the year 1894. Presented to the Legislature, 22nd March, 1895. *Printed.*

No. 26.. Report of the Inspectors of Factories for the year 1894. Presented to the Legislature, 22nd March, 1895. *Printed.*

No. 27.. Report upon the registration of Births, Marriages and Deaths for the year 1893. Presented to the Legislature, 10th April, 1895. *Printed.*

No. 28.. Report of the Inspector of Legal Offices for the year 1894. Presented to the Legislature, 21st March, 1895. *Printed.*

No. 29.. Report of the work under the Children's Protection Act for the year 1894. Presented to the Legislature, 26th February, 1895. *Printed.*

No. 30.. Auditors' Report to the Board of Trustees on Capital and Income Accounts, University of Toronto, for the year ending 30th June, 1894. Presented to the Legislature, 1st March, 1895. *Printed.*

No. 31.. Report of the Standing Committee on Finance, University of Toronto. Presented to the Legislature, 1st March, 1895. *Printed.*

CONTENTS PART VII.

No. 32.. Report of the Commissioners appointed to enquire concerning the mode of appointing and remunerating certain provincial officials now paid by Fees and the extent of the remuneration they should receive. Presented to the Legislature, 19th March, 1895. *Printed.*

CONTENTS PART VIII.

No. 33.. Report of the Standing Committee on Finance, Faculty of Medicine, University of Toronto. Presented to the Legislature, 1st March, 1895. *Printed.*

No. 34.. Report of the Council of University College, 1893-94. Presented to the Legislature, 25th February, 1895. *Printed.*

No. 35.. Copy of an Order in Council respecting the payment of surplus Surrogate Court Fees to Judge Elliott, Junior Judge of the County Court of the County of Middlesex. Presented to the Legislature, 25th February, 1895. *Not printed.*

No. 36.. Copy of an Order in Council respecting the payment of surplus Surrogate Court Fees to Judge Mosgrove, Junior Judge of the County Court of the County of Carleton. Presented to the Legislature, 25th February, 1895. *Not printed.*

No. 37.. Regulations respecting the Algonquin National Park. Presented to the Legislature, 28th February, 1895. *Printed.*

No. 38.. Copy of Order in Council extending the boundaries of Algonquin National Park. Presented to the Legislature, 28th February, 1895. *Not printed.*

No. 39.. Mining Regulations made during the year 1894. Presented to the Legislature, 28th February, 1895. *Printed.*

No. 40.. Regulations respecting Rondeau Provincial Park. Presented to the Legislature, 28th February, 1895 *Printed.*

No. 41.. Bursar's Statement, shewing disbursements and estimated revenue of University of Toronto, for the year 1894-5. Presented to the Legislature, 28th February, 1895. *Not printed.*

No. 42.. Rules and Regulations for the control and working of Diamond Drills. Presented to the Legislature, 1st March, 1895. *Printed.*

No. 43.. Return to an Order of the House of the seventh day of March, 1894, for a Return shewing (1) the actual loss, over and above insurance, sustained by the Province by the burning of the Toronto University building; (2) names of each insurance company, amount paid by each, amount insured in each at the time of the fire, dates of payment; (3) the present amount of insurance held by the Government on the new Parliament Buildings, University and Upper Canada College, giving names of each company and the amount each carries, and the rate *per* $100.00; (4) what loss was sustained over and above insurance on the burning of the Central Prison. Presented to the Legislature, 1st March, 1895. Mr. *Ryerson. Not printed.*

No. 44 . Copy of Agreement between Her Majesty the Queen, E. V. Douglas and Francis H. Clergue, for the erection and equipment of pulp and paper mills at Sault Ste. Marie. Presented to the Legislature, 4th March, 1895. *Not printed.*

No. 45... Report of the Council of the University of Toronto, 1893-4. Presented to the Legislature, 7th March, 1895. *Printed.*

No. 46.. Statement of the affairs of the Toronto General Trusts Company for the year 1894. Presented to the Legislature, 7th March, 1895. *Not printed.*

No. 47.. Report of the Commissioners of the Queen Victoria Niagara Falls Park for the year 1894. Presented to the Legislature, 7th March, 1895. *Printed.*

No. 48.. Statement as to the disposal of the Revised and Sessional Statutes for the year 1894. Presented to the Legislature, 7th March, 1895. *Not printed.*

No. 49.. Report of the Inspector of the House of Industry and Refuge, County of Elgin, for the year 1894. Presented to the Legislature, 11th March, 1895. *Not printed.*

No. 50.. Detailed Statement of all Bonds and Securities recorded in the Provincial Registrar's Office since the last Return submitted to the Legislative Assemb'y, made in accordance with the provisions of R. S. O. chap. 15, sec. 23. Presented to the Legislature, 11th March, 1895. *Not printed.*

No. 51.. Return to an Order of the House of the eleventh day of March, 1895, for a Return of copies of all correspondence between the Minister of Education, or any member of the Government, and the authorities, or any of them, of University College relating to the matter at issue between the students and the authorities of the College. Presented to the Legislature, 12th March, 1895. Mr. *Whitney.* *Printed.*

No. 52.. Report of the Ontario Game and Fish Commission for the year 1894. Presented to the Legislature, 18th March, 1895. *Printed.*

No. 53.. Report of Upper Canada College for the year ending 30th June, 1894. Presented to the Legislature, 15th March, 1895. *Printed.*

No. 54.. General Rules and Orders made by the Court of Appeal for Ontario, respecting the trial of Election Petitions pursuant to the Ontario Controverted Elections Act, R. S. O., chap. 10. Presented to the Legislature, 15th March, 1895. *Printed.*

No. 55.. Report of the Master of Titles for the year 1894 Presented to the Legislature, 18th March, 1895. *Not printed.*

No. 56.. Return to an Order of the House of the seventh day of March, 1894, for a Return shewing what deductions have been made in the past ten years in the amounts payable by any municipality to the Province in respect of Drainage Works, or advances made for such works, giving each municipality separately, with the amount of the original indebtedness and the amount of the reduction made with respect to it, and the authority for such reduction. And shewing also, whether any of such municipalities, and if so, which, are in arrear in respect of the payments to have been made on the reduced indebtedness and the amounts in arrear. Presented to the Legislature, 19th March, 1895. Mr. *Meredith.* *Printed.*

No. 57.. Certain Minutes of the Education Department and Copies of Agreement with certain Publishers of Text Books used in the Schools. Presented to the Legislature, 21st March, 1895. *Printed.*

No. 58.. Return shewing the fees and emoluments of the Registrars of Deeds for the Province for the year 1894, with which are contrasted receipts of the same nature in the years 1892 and 1893. Presented to the Legislature, 1st April, 1895. *Printed.*

No. 59.. Report of the Good Roads Association of Ontario for the year 1894 Presented to the Legislature, 22nd March, 1895. *Printed.*

No. 60... Report of the Niagara Falls Park and River Railway Company for the year 1894. Presented to the Legislature, 22nd March, 1895. *Not printed.*

No. 61.. Return to an Order of the House of the eleventh day of March, 1895, for a Return of copies of all correspondence relating to the appointment of Alfred Knight as Clerk of the First Division Court of the Counties of Lennox and Addington. Presented to the Legislature, 22nd March, 1895. Mr. *McLaren.* *Not printed.*

No. 62.. Copy of an agreement between the Inspector of Prisons and Public Charities and Messrs. H. A. Nelson & Sons, relative to the manufacture of brooms at the Central Prison. Also, of an Order in Council approved by His Honour the Lieutenant-Governor the eighteenth day of August, 1894, authorizing the Inspector to execute the said agreement. Presented to the Legislature, 27th March, 1895. *Printed.*

No. 63.. Return to an Order of the House, of the eighth day of March, 1895, for a Return, shewing the number of registrations in each Municipality in the County of Hastings. The number of registrations during the last ten years in the Riding of North Hastings, in the different Municipalities, together with the registrations during the last ten years in the Township of Hungerford. The registration fees during the year 1894 in the Riding of North Hastings and the Township of Hungerford. Presented to the Legislature, 25th March, 1895. Mr. *Haggerty.* *Not printed.*

No. 64.. Return to an Address to His Honour the Lieutenant-Governor, of the fifteenth day of March, 1895, praying that he will cause to be laid

before this House copies of all correspondence in the possession of the Department of the Attorney-General of Ontario in reference to warrants issued in one Province and to be endorsed in another. Also, copies of all letters and documents relating to warrants issued in Montreal and endorsed in Ottawa. Presented to the Legislature, 25th March, 1895. Mr. *Evanturel.* *Not printed.*

No. 65.. Return to an Order of the House of the eighteenth day of March, 1895, for a Return shewing the cost of the Diamond Drill; the date when operations were begun with it, and the number of days it has been in operation; the hours of the day it is worked; a statement of the work done and where carried on since its purchase and the number of men employed in its use and the rate of wages at which they are engaged. Presented to the Legislature, 28th March, 1895. Mr. *Farwell.* *Not printed.*

No. 66.. Regulations of the Department of Education respecting grants to Schools in New and Poor Townships. Presented to the Legislature, 2nd April, 1895. *Not printed.*

No. 67.. Report of the Fruit Experimental Stations of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

CONTENTS PART IX.

No. 68.. Report of the Bureau of Industries of the Province for the year 1894. Presented to the Legislature, 5th April, 1895. *Printed.*

No. 69.. Return to an Order of the House of the fourteenth day of March, 1894, for a Return of all Coroners' Inquests held under the provisions of the Revised Statutes respecting Coroners, or the Acts consolidated therein, for each of the ten years preceding the first of January, 1880, and for each of the ten years succeeding the same date. The Return to shew the particulars for each year separately, and whether such inquests were held under the provisions of section 3 of the said Revised Statutes, or of sub-section 1 of the 4th section, or of sub-section 2 of the said 4th section thereof. Presented to the Legislature, 5th April, 1895. Mr. *Hudson.* *Not printed.*

No. 70.. Analysis of Reports of County, Township and Horticultural Societies. Presented to the Legislature, 6th April, 1895. *Not printed.*

No. 71.. Return to an Order of the House of the twenty-second day of March, 1895, for a Return, classifying the maintenance expenditures of the Public Institutions of the Province for the year 1893, under heads shewing: (*a*), Expenditure for salaries, wages, etc.; (*b*), Amounts paid for supplies furnished under contract; (*c*), Expenditure for meat supplies under special arrangement; (*d*), Expenditure for other supplies under different heads, indicating the comparative practicability or impracticability of purchasing same by tender, instead of the open market. Presented to the Legislature, 8th April, 1895. Mr. *Hobbs.* *Printed.*

No. 72.. Report of the Bureau of Mines for the year 1894. Presented to the Legislature, 9th April, 1895. *Printed.*

No. 73.. Report of the Provincial Board of Health for the year 1894. Presented to the Legislature, 10th April, 1895. *Printed.*

No. 74.. Report of a Special Committee of the Senate of Toronto University with respect to the Assets and Endowment of the University. Presented to the Legislature, 10th April, 1895. *Printed.*

No. 75.. Report of the Secretary and Registrar of the Province for the year 1894. Presented to the Legislature, 10th April, 1895. *Printed.*

No. 76.. Report of the Board of Governors of the School of Mining and Agriculture, Kingston. Presented to the Legislature, 11th April, 1895. *Printed.*

No. 77.. Return to an Order of the House of the third day of April, 1895, for a Return shewing the names of all officials employed in the Courts, or in connection with the Courts, at Osgoode Hall, Toronto, who are paid wholly, or in part, by fees. The amount of fees collected by each such official, the services for which such fees are charged, amount of fees retained by each of such official for his own use and the amount of fees, if any, paid to the Law Society or to the Province. Presented to the Legislature, 11th April, 1895. Mr. *McPherson. Not printed.*

TWENTY-SEVENTH ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

UPON THE

COMMON GAOLS, PRISONS

AND REFORMATORIES,

OF THE

PROVINCE OF ONTARIO,

BEING FOR THE YEAR ENDING 30TH SEPTEMBER,

1894.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY

TORONTO.
WARWICK BROS. & RUTTER, PRINTERS, &C., 68 AND 70 FRONT STREET WEST
1895.

OFFICE OF THE
INSPECTOR OF PRISONS AND PUBLIC CHARITIES, ONTARIO,
PARLIAMENT BUILDINGS, TORONTO, November, 1894.

SIR,—I have the honor to transmit herewith, to be presented to His Honor the Lieutenant-Governor, the Twenty-seventh Annual Report upon the Common Gaols, Prisons and Reformatories of the Province of Ontario, being for the official year ending on the 30th September, 1894.

I have the honor to be, Sir,
Your obedient servant,

T. F. CHAMBERLAIN,
Inspector.

THE HONORABLE J. M. GIBSON, M.P.P.,
Secretary of the Province of Ontario,
Toronto.

COMMON GAOLS, PRISONS AND REFORMATORIES

TWENTY-SEVENTH ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

OF THE

PROVINCE OF ONTARIO.

PARLIAMENT BUILDINGS,
TORONTO, November, 1894.

To the Honorable GEORGE AIREY KIRKPATRICK *Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOR :—

I beg to submit herewith the Twenty-seventh Annual Report upon the Common Gaols, Prisons and Reformatories for the year ending on 30th September, 1894.

I have the honor to be,
Your Honor's most obedient servant,

T. F. CHAMBERLAIN,
Inspector.

CONTENTS.

	PAGE.
COMMON GAOLS	1-73
Introductory remarks	xi-xii.
Commitments, Table of, since 1868	1
Table No. 1, giving details of commitments	2
Causes for which prisoners were committed. 1877-1894	3
Crimes against the person, Table of	3
" " property "	4
" " public morals and decency. Table of,	5
Offences against public order and peace, Table of	6
Other causes for which persons were detained, Table of	7
Drunkenness, decrease in commitments for	8-9
Drunkenness, Table of commitments for	8-9
Disposition made of persons committed	10
Convicted persons, places where sentenced to	10
Crimes and offences of which sentenced persons were convicted	10-11
Periods of sentence awarded	12
Sex of persons committed	12
Nationalities of persons committed	12
Religious denomination of persons committed	12
Social condition of persons committed	13
Habits of persons committed	13
Education status of persons committed	13
Prisoners in custody on 30th September, 1894	13
Expenditure, Table of	13
STATISTICAL TABLES	14
Table No. 2, shewing the total number of prisoners in the several gaols on the 30th September, 1894, and the nature of their imprisonment	15
Table No. 3, shewing the number of prisoners over and under 16 years of age, the number of re-committals, the number of persons acquitted on being brought to trial, and the number of persons committed under civil processes	16-17
Table No. 4, shewing the offences for which prisoners were *committed*	17-21
Table No. 5, shewing the total number of prisoners, male and female, *committed* under each offence during the year	22
Table No. 6, shewing the number of prisoners, male and female, *sentenced* during the year, and a comparison of the same with the preceding year	23
Table No. 7, shewing the number of prisoners upon whom sentence was passed, the nature and periods of the sentences, and the operation of the County Judge's Criminal Courts	24-25
Table No. 8, shewing the offences for which prisoners were *sentenced*	26-29
Table No. 10, shewing the nationalities, religious denominations, social state, etc., of the prisoners committed	32-33

STATISTICAL TABLES.—*Continued.* PAGE.

Table No. 9, shewing the total number of prisoners, male and female, *sentenced* under each offence 30-31

Table No. 11, shewing the occupations, trades or callings of the prisoners committed during the year 34-37

Table No. 12, shewing the number of escapes and deaths, the revenue derived from prison labor, the cost of diet, the accommodation of the gaol during the highest and lowest number of prisoners in custody in each gaol during the year 38-39

Table No. 13, shewing how the prisoners committed during the year were maintained, the cost thereof and the salaries of officials 40-41

Table No. 14, shewing the daily cost per prisoner in each of the gaols of the Province, for the year ending 30th September, 1894 42

SEPARATE REPORTS UPON COMMON GAOLS 43-73

Barrie Gaol 43

Berlin " 44

Belleville Gaol 44-45

Brantford " 45

Brampton " 46

Brockville " 46-47

Bracebridge Gaol 47-48

Cayuga " 48-49

Cornwall " 49

Cobourg " 50

Chatham " 50-51

Goderich " 51-52

Guelph " 52-53

Hamilton " 53-54

Kingston " 54

London " 55

Lindsay " 55-66

L'Orignal " 56

Milton " 57

Napanee " 57-58

Ottawa " 59

Owen Sound " 59

Orangeville " 59-60

Perth " 60

Picton " 61

Pembroke " 60-61

Peterborough " 62

Port Arthur " 62

Parry Sound " 63

Rat Portage " 63

Simcoe " 63-64

St. Catharines " 64-65

Sarnia " 65

Stratford " 65

SEPARATE REPORTS UPON COMMON GAOLS.—*Continued.*	PAGE.
Sandwich Gaol	66-67
St. Thomas Gaol	67
Sault Ste. Marie Gaol	68
Toronto "	68 69
Walkerton "	69
Woodstock "	70
Welland "	71
Whitby "	71-72
Mattawa Lock-up	72
Sudbury "	72
North Bay "	72
Gore Bay "	72
Little Current "	72
Manitowaning "	73
Huntsville "	73
Fort William "	73
Burk's Falls "	73
Fort Francis "	73
REFORMATORY FOR FEMALES AND REFUGE FOR GIRLS	74-97
Introductory remarks	74
Inspections	75-76
Movements of inmates of Reformatory and Refuge, Tables of	76
Maintenance of expenditure, Table of	77
Industrial Department, summary of work done and revenue received	78
Report of Superintendent	79-82
" Teacher of Refuge	82-84
" Sunday School	93
Statistical tables of Reformatory	84-89
" " Refuge	90-92
Report of Surgeon	93-97
REFORMATORY FOR BOYS	98-117
Introduction	98-99
Inspections	100-101
Committals and discharges	99
Maintenance expenditure, Table of	105
Report of Superintendent	101-104
" School Inspector	110
Statistical tables	106-109
School Examinations	110
Report of Protestant Chaplin	111
" Roman Catholic Chaplin	111-112
" Protestant Schoolmaster	113-114
" Roman Catholic Schoolmaster	115-117
VICTORIA INDUSTRIAL SCHOOL, MIMICO	118-20

TWENTY-SEVENTH ANNUAL REPORT

UPON THE

COMMON GAOLS, PRISONS AND REFORMATORIES.

In presenting this Report upon the Gaols, Lock-ups and Reformatories of the Province, I regret that I am unable to repeat the statement made in last year's report as to a continued diminution of crime. On the contrary there is an increase of 831 committals as compared with the year 1893, although the number is much less than in 1892.

Of this increase a little over half arises from committals for petty larceny (286), trespass (136), and burglary (38).

The number of males committed during the year was 8,063, being an increase of 883 over 1893; while the females committed show a decrease of 52.

The committals of boys and girls under 16 years of age, show a decrease as to the former of 110, and as to the latter an increase of 3, when compared with 1893. The decrease in the number of boys is to some extent, if not wholly accounted for by the courts sending them to the Industrial School at Mimico instead of to gaol. The convictions for 1894 represent 60.93 per cent. of the committals, which is considerably less than last year, when the percentage was 67.11.

The committals for drunkenness show a decrease of 378 as compared with last year, which is a proof of the continued good work being accomplished by the various temperance and kindred organizations in checking the drinking habits of our people.

A comparision of the statistics for 1894 with those of the past twenty years shows a favorable condition in the present management of the gaols throughout the province. The average cost per prisoner was a little less than 14 cents per day.

The Old People.

I have again to call attention to the large number of old people who are committed to the gaols, under the Vagrancy Act, simply because they have no home and are without friends to provide for them.

The result is the crowding of the gaols, rendering them unsanitary and unfit for the purpose for which they were erected, namely, the safe-keeping of prisoners and their proper classification. This condition of things has a tendency to make the officials of the gaols less careful in the surveillance of prisoners under their

charge and escapes occur in consequence. In many of the gaols there is not sufficient cell accommodation for the old people, and they have to lie upon the floor on "shakedowns". It is on account of this class of habitues of the gaols during the past two or three years that the statistics show a larger criminal proportion than actually exists. They are not incarcerated for crime but to keep them from perishing outside, and while they are to some extent made more comfortable as to food and clothing, the fact of their being kept in gaols is a disgrace to our civilization and the christianity of this province.

Owing to the general depression in business and consequent hard times during the past year the number of paupers has greatly increased in the county gaols.

The only remedy for this state of affairs is the erection of suitable industrial county homes where this class can be cared for more comfortably and less expensively. This would relieve the pressure upon the gaols, and leave sufficient room for the proper classification of criminals which would add to their safe-keeping.

During the year there has been the usual repairs and improvements in the gaols as required. In a few instances additions should be made to them, or separate houses erected on the premises for the accommodation of the gaolers' families; also the underground apartments occupied by the turnkeys and their families should be used for tramps, who seek the gaols for shelter and food for short periods.

Employment of Prisoners.

There are but few gaols where any employment other than general cleaning is provided: in the others the prisoners are employed in breaking stone, sawing wood, digging, leveling ground, etc.

Professional Tramps.

I am pleased to report that, as the result of strict discipline and compulsory work, the number of professional tramps seeking comfortable quarters for the winter has been greatly diminished throughout the province.

Lock-ups.

The lock-ups are all in good condition, having been carefully repaired during the year. Their management is very satisfactory. A new lock-up and court house has been built at Mattawa, and sites have been chosen at Sturgeon Falls and Webbwood on which it is expected that new lock-up buildings will be erected during the coming season.

In my notes of inspection will be found full details regarding the condition of the various gaols, lock-ups and reformatories in the province, and the number of prisoners in them on the days of my visits, the offences for which they were committed, duration of sentence, etc.

COMMON GAOLS.

The following table shows the number of prisoners committed to the Common Gaols of the Province in each year, from the 1st October, 1868, to the 30th September, 1894.

Date of commitment.	Men over 16 years of age.	Boys under 16 years of age.	Women over 16 years of age.	Girls under 16 years of age.	Total.
Commitments for the year ending 30th, Sept., 1869	3,599	294	1,680	82	5,65
" " " 1870	4,215	319	1,737	108	6,379
" " " 1871	4,586	329	1,642	58	6,615
" " " 1872	5,006	281	1,615	56	6,958
" " " 1873	5,745	323	1,735	74	7,877
" " " 1874	7,298	377	1,746	67	9,488
" " " 1875	8,048	389	1,566	70	10,073
" " " 1876	9,005	434	1,727	70	11,236
" " " 1877	11,053	542	1,824	62	13,481
" " " 1878	9,537	480	1,959	54	12,030
" " " 1879	8,995	416	1,756	53	11,220
" " " 1880	8,829	549	1,863	59	11,300
" " " 1881	7,007	468	1,681	73	9,229
" " " 1882	7,286	522	1,750	62	9,620
" " " 1883	7,858	423	1,551	48	9,880
" " " 1884	9,858	458	1,719	46	12,081
" " " 1885	9,419	450	1,507	50	11,426
" " " 1886	8,831	352	1,424	38	10,645
" " " 1887	8,996	409	1,574	38	11,017
" " " 1888	10,060	551	1,778	65	12,454
" " " 1889	10,349	451	1,685	46	12,531
" " " 1890	9,622	461	1,677	50	11,810
" " " 1891	8,469	421	1,501	32	10,423
" " " 1892	7,177	446	1,335	53	9,011
" " " 1893	6,798	388	1,399	34	8,619
" " " 1894	7,785	278	1,350	37	9,450

The next table shows the number of prisoners (male and female) committed to each gaol during 1893 and 1894 and the increase and decrease in the commitments of the latter year as compared with the former.

Name of gaol.	Number of prisoners committed in the year ended Sept. 30th, 1893.			Number of prisoners committed in the year ended Sept. 30th, 1894.			Increase.			Decrease.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Barrie	124	26	150	184	19	203	60		60		7	7
Berlin	77	2	79	69	4	73		2	2	8		8
Belleville	137	35	172	110	20	130				27	15	42
Brantford	222	15	237	240	19	259	18	4	22			
Brampton	124	8	132	213	9	222	89	1	90			
Brockville	164	24	188	191	22	213	27		27		2	2
Bracebridge	72	6	78	129	5	134	57		57		1	1
Cayuga	50	3	53	58	2	60	8		8		1	1
Cornwall	79	4	83	81	6	87	2	2	4			
Cobourg	77	8	85	102	15	117	25	7	32			
Chatham	186	11	197	178	20	198		9	9	8		8
Goderich	45	6	51	58	9	67	13	3	16			
Guelph	68	15	83	105	21	126	37	6	43			
Hamilton	498	96	594	422	40	462				76	56	132
Kingston	157	16	173	123	10	133				34	6	40
London	491	46	537	542	73	615	51	27	78			
Lindsay	49	8	57	41	9	50		1	1	8		8
L'Orignal	18	1	19	20	4	24	2	3	5			
Milton	222	3	225	341	3	344	119		119			
Napanee	51	1	52	57	6	63	6	5	11			
Ottawa	299	60	359	385	71	456	86	11	97			
Owen Sound	109	9	118	118	9	127	9		9			
Orangeville	38	6	44	48	3	51	10		10		3	3
Perth	57	9	66	59	12	71	2	3	5			
Picton	32	4	36	38		38	6		6		4	4
Pembroke	41	15	56	66	6	72	25		25		9	9
Peterborough	119	31	150	146	22	168	27		27		9	9
Port Arthur	51	4	55	31	7	38		3	3	20		20
Parry Sound	13	2	15	30	1	31	17		17		1	1
Rat Portage	107	6	113	113	4	117	6		6		2	2
Simcoe	49	12	61	60	15	75	11	3	14			
St. Catharines	67	6	73	89	5	94	22		22		1	1
Sarnia	121	5	126	192	7	199	71	2	73			
Stratford	113	12	125	159	18	177	46	6	52			
Sandwich	157	16	173	180	24	204	23	8	31			
St. Thomas	108	10	118	95	11	106		1	1	13		13
Sault Ste. Marie	41	1	42	52	4	56	11	3	14			
Toronto	1,877	832	2,709	2,005	781	2,786	128		128		51	51
Walkerton	68	8	76	97	5	102	29		29		3	3
Woodstock	147	20	167	154	7	161	7		7		13	13
Welland	206	2	208	220	4	224	14	2	16			
Whitby	48	7	55	44	13	57		6	6	4		4
Lock-ups—												
Gore Bay	4		4	9		9	5		5			
Little Current	10		10	14		14	4		4			
Manitowaning	19		19	12	2	14		2	2	7		7
Mattawa	38		38	64	2	66	26	2	28			
Minden	2	1	3	9	1	10	7		7			
Sudbury	170	3	173	130	17	147		14	14	40		40
Huntsville	12	3	15	8		8				4	3	7
Fort William	85	14	99	58	15	73		1	1	27		27
Burk's Falls	6	1	7	28		28	22		22		1	1
North Bay	55	6	61	86	5	91	31		31		1	1
Total	7,180	1,439	8,619	8,063	1,387	9,450	1,159	137	1,296	276	189	465

The number of commitments in each of the past seventeen years is shown in the subjoined tables divided into five classes:

1.—CRIMES AGAINST THE PERSON.

Nature of crime.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Assault, common	641	724	549	623	556	576	572	586	672	501	469	482	534	476	491	420	347	389
Assault, felonious	134	98	125	85	88	124	51	146	169	186	153	210	197	157	167	116	136	135
Cutting and wounding, stabbing and shooting with intent	92	71	62	63	40	73	52	50	46	94	99	94	138	96	105	91	71	97
Rape and assault with intent	39	37	45	44	36	56	46	44	68	39	31	40	39	59	53	55	41	67
Murder	39	24	25	42	23	29	30	45	25	32	19	37	31	28	20	18	34	32
Manslaughter	7	6	60	7	7	9	12	20	12	6	13	21	18	18	11	13	9	4
Attempt at suicide	7	11	6	9	8	10	8	10	5	10	8	7	9	10	8	5	7	17
Miscellaneous	31	38	25	31	95	43	48	32	46	39	46	32	2	26	10	7	6	30
Total	990	1,009	847	904	853	920	859	933	1,043	907	838	923	968	870	865	725	651	771

2.—CRIMES AGAINST PROPERTY.

Nature of crime.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Arson and incendiarism	35	47	49	31	22	23	47	24	35	43	21	36	51	42	33	33	27	37
Burglary	58	89	103	93	44	63	61	44	51	73	35	72	76	81	65	46	62	100
Counterfeiting and passing counterfeit money	23	10	19	15	15	11	1	5	10	9	15	25	4	5	13	12	4	5
Destroying and injuring property	115	138	126	130	67	138	80	122	112	91	73	75	86	96	93	88	82	57
Embezzlement	24	29	28	23	17	19	25	36	32	26	26	32	17	25	29	18	27	10
Forgery	31	48	64	50	30	33	35	30	60	52	38	64	49	40	20	34	31	23
Fraud, and obtaining money or goods under false pretences	137	151	131	101	82	104	103	113	149	118	85	136	125	98	116	98	91	123
Horse, cattle and sheep stealing	84	89	86	70	54	73	49	63	73	77	79	80	81	45	68	66	66	79
Housebreaking and robbery	43	57	102	103	80	67	61	156	146	124	112	156	161	159	175	141	215	229
Larceny	2,070	1,818	1,626	1,669	1,363	1,964	1,678	1,742	1,589	1,396	1,370	1,698	1,606	1,590	1,498	1,419	1,329	1,615
Receiving stolen goods	38	64	38	42	26	45	33	34	38	47	27	38	48	50	27	31	29	46
Trespass	73	103	122	123	112	110	120	238	222	195	212	315	329	314	289	273	220	356
Miscellaneous	42	43	29	73	78	85	93	69	97	62	90	85	....	78	49	15	14	21
Total	2,773	2,686	2,523	2,523	1,990	2,175	1,989	2,676	2,614	2,314	2,183	2,812	2,636	2,623	2,475	2,274	2,197	2,701

3. CRIMES AGAINST PUBLIC MORALS AND DECENCY.

Nature of crime.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Bigamy	12	9	14	5	6	10	6	7	13	13	15	8	16	12	17	14	15	23
Inmates and frequenters of houses of ill-fame	137	197	189	236	171	194	133	183	172	181	146	190	136	207	148	100	148	134
Keeping houses of ill-fame	89	117	92	134	102	137	130	106	85	71	89	110	103	111	62	70	107	80
Perjury	32	25	25	27	15	15	8	12	19	5	14	21	25	11	10	23	10	30
Seduction	2	2	2	....	.....	.....	1	.....	2	.....	8	14	19	10	16	16	16	26
Indecent assault and exposure	27	40	41	40	38	32	45	48	40	48	49	64	76	66	68	70	53	62
Miscellaneous	116	129	89	50	67	78	13	62	45	28	80	39	59	12	12	34	25	87
Total	415	519	452	492	399	466	336	418	376	346	401	446	434	429	333	327	374	442

4. OFFENCES AGAINST PUBLIC ORDER AND PEACE.

Nature of crime.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Abusive and obscene language	73	101	72	95	65	55	87	76	44	50	42	49	70	58	62	54	65	47
Breaches of peace, breaches of by-laws, escapes from and obstructing constables	90	143	130	109	83	91	137	156	117	136	166	167	163	166	124	134	118	131
Carrying unlawful weapons	25	37	27	34	43	42	35	49	29	38	35	42	29	34	29	22	30	22
Deserting employment	21	27	10	27	18	41	30	8	3	4	5	7	6	2	1	4	4	3
Drunk and disorderly	4,032	3,785	3,581	3,795	3,328	3,497	3,895	4,650	3,696	3,555	4,130	4,451	4,777	4,573	3,614	2,736	2,652	2,274
Selling liquor without license, and selling or giving it to Indians	160	153	122	115	83	70	53	71	60	106	128	246	157	90	70	62	48	52
Threatening and seditious language	48	36	48	48	57	26	50	22	47	52	43	38	40	40	29	61	33	22
Vagrancy	3,888	2,524	2,536	2,210	1,580	1,449	1,554	2,130	2,455	2,243	2,192	2,301	2,164	1,958	1,877	1,775	1,665	2,125
Miscellaneous	217	260	174	207	131	120	227	179	220	166	145	213	316	212	240	229	221	273
Total	8,554	7,066	6,700	6,640	5,388	5,391	6,068	7,341	6,671	6,350	6,886	7,514	7,722	7,133	6,046	5,077	4,836	4,949

5. OTHER CAUSES FOR WHICH PERSONS WERE DETAINED AS PRISONERS.

Nature of crime.	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Contempt of court	136	133	149	180	124	76	97	107	120	113	111	120	134	130	135	117	119	104
Debtors	60	67	72	86	46	59	64	53	63	47	60	78	107	63	66	53	36	28
Detained as witnesses	17	31	12	18	17	16	21	19	18	20	15	31	49	22	24	16	19	18
Lunatics and persons dangerous to be at large	336	307	339	346	338	432	345	433	433	470	460	473	437	491	412	394	351	398
Non-payment of fines and costs	41	39	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Want of sureties to keep the peace	159	173	129	111	74	88	101	101	88	78	63	57	45	49	67	28	36	39
Total	749	750	701	741	599	688	628	713	722	728	709	759	772	755	704	608	561	587
Total number of persons committed for the respective years	13,481	12,030	11,220	11,300	9,229	9,620	9,880	12,081	11,426	10,645	11,017	12,454	12,521	11,810	10,423	9,011	8,619	9,450

A table showing the number of commitments to each gaol for drunkenness during
The figures for 1893 and 1894 are compared and

Name of gaol.	Commitments for drunkenness during the year ending 30th September, 1885.	Commitments for drunkenness during the year ending 30th September, 1886	Commitments for drunkenness during the year ending 30th September, 1887.	Commitments for drunkenness during the year ending 30th September, 1888.	Commitments for drunkenness during the year ending 30th September, 1889.	Commitments for drunkenness during the year ending 30th September, 1890.
Barrie	31	35	16	28	46	34
Berlin	7	4	8	12	20	17
Belleville	45	34	51	67	39	49
Brantford	28	91	112	147	218	182
Brampton	24	8	10	24	28	30
Brockville	80	36	24	31	52	58
Bracebridge	67	7	7	3	25	15
Cayuga	18	15	17	24	25	15
Cornwall	3	1	4	7	29	25
Cobourg	26	15	6	12	28	38
Chatham	18	14	7	9	61	71
Goderich	3	4	.....	4	2	5
Guelph	32	12	22	21	10	10
Hamilton	368	385	373	429	401	418
Kingston	74	58	108	107	139	129
London	277	338	404	408	540	332
Lindsay	30	1	1	4	3	5
L'Orignal	3	1	.....	.....	2	.....
Milton	9	13	5	19	13	9
Napanee	6	3	8	7	4	22
Ottawa	205	280	286	297	276	336
Owen Sound	36	20	21	29	27	17
Orangeville	1	3	3	1	4	2
Perth	6	4	9	4	2	5
Picton	41	54	20	45	38	33
Pembroke	11	2	2	.....	4	1
Peterborough	27	13	11	26	20	45
Port Arthur	66	30	28	16	18	12
Parry Sound	.....	.....	1	1	16	9
Rat Portage	87	53	56	73	74	66
Simcoe	4	6	5	3	17	3
St. Catharines	29	21	21	28	33	24
Sarnia	130	72	38	64	99	108
Stratford	17	15	12	9	16	14
Sandwich	47	31	45	46	47	35
St. Thomas	57	30	25	29	23	20
Sault Ste. Marie	2	1	74	103	30	12
Toronto	1,707	1,705	2,166	2,098	2,096	2,085
Walkerton	.....	2	6	22	8	6
Woodstock	21	28	50	64	55	51
Welland	3	40	32	12	21	16
Whitby	4	.....	.....	.....	5	2
Lock-ups—						
Gore Bay	.....	.....	4	3	1	4
Little Current	7	3	2	2	14	19
Manitowaning	3	13	5	11	18	33
Mattawa	6	13	5	5	8	7
Minden	.....	.....	.....	.....	1	2
Sudbury	.....	2	8	27	45	55
Huntsville	17	1	.....	2	1	3
Fort William	.....	36	64	59	43	47
North Bay	.....	.....	.....	.....	28	35
Bark's Falls	.....	.....	.....	.....	3	1
Total	3,696	3,555	4,180	4,451	4,777	4,573

Actual decrease in 1894 compared with 1893 .....

the years 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893 and 1894 is annexed, the increases or decreases in each place are shown.

Commitments for drunkenness during the year ending 30th September, 1891.	Commitments for drunkenness during the year ending 30th September, 1892.	Commitments for drunkenness during the year ending 30th September, 1893.	Commitments for drunkenness during the year ending 30th September, 1894.	Increase or decrease during year ending 30th September, 1894.		Name of gaol.
				Increase.	Decrease.	
34	19	10	21	11	.....	Barrie.
13	4	6	6	.....	.....	Berlin.
34	18	24	25	1	.....	Belleville.
112	89	120	125	5	.....	Brantford.
17	10	9	9	.....	.....	Brampton.
44	44	77	86	9	.....	Brockville.
19	5	5	5	.....	.....	Bracebridge.
22	7	.....	5	5	.....	Cayuga.
14	22	27	10	.....	17	Cornwall.
22	25	11	19	8	.....	Cobourg.
47	26	28	22	.....	6	Chatham.
5	2	3	3	.....	.....	Goderich.
4	14	9	23	14	.....	Guelph.
251	142	148	55	.....	93	Hamilton.
125	87	102	72	.....	30	Kingston.
213	150	218	219	1	.....	London.
1	5	2	5	3	.....	Lindsay.
5	1	2	1	.....	1	L'Orignal.
9	6	4	8	4	.....	Milton.
23	12	9	20	11	.....	Napanee.
204	182	105	111	6	.....	Ottawa.
13	14	11	6	.....	5	Owen Sound.
1	2	.....	.....	.....	.....	Orangeville.
5	3	2	3	1	.....	Perth.
19	11	11	21	10	.....	Picton.
.....	5	7	4	.....	3	Pembroke.
24	22	16	15	.....	1	Peterborough.
4	3	4	1	.....	3	Port Arthur.
.....	2	4	5	1	.....	Parry Sound.
66	81	75	65	.....	10	Rat Portage.
10	5	3	11	8	.....	Simcoe.
12	9	21	17	.....	4	St. Catharines.
95	27	36	69	33	.....	Sarnia.
4	7	9	15	6	.....	Stratford.
57	38	21	29	8	.....	Sandwich.
32	12	15	19	4	.....	St. Thomas.
10	12	8	5	.....	3	Sault Ste. Marie.
1,783	1,444	1,207	960	.....	247	Toronto.
7	3	13	8	.....	5	Walkerton.
34	24	38	21	.....	17	Woodstock.
7	13	12	11	.....	1	Welland.
.....	1	2	1	.....	1	Whitby.
						Lock-ups—
1	2	1	2	1	.....	Gore Bay.
32	19	9	12	3	.....	Little Current.
33	22	16	5	.....	11	Manitowaning.
3	9	22	40	18	.....	Mattawa.
.....	1	1	4	3	.....	Minden.
77	5	119	38	.....	81	Sudbury.
.....	2	5	.....	.....	5	Huntsville.
50	51	30	30	.....	.....	Fort William.
16	14	15	7	.....	8	North Bay.
.....	.....	.....	.....	.....	.....	Burk's Falls.
3,614	2,736	2,652	2,274	174	552	Total.
					378	

The disposition made of the persons committed to the gaols of the Province is set forth in the table printed below:

Acquitted on being brought to trial, and discharged	1,805
Discharged without trial by order of judges, magistrates and courts, including remand cases	1,252
Detained for want of securities to keep the peace	35
Detained as witnesses	18
Detained as fraudulent debtors	35
Detained as lunatics, idiots and persons unsafe to be at large	398
Died before trial	3
Detained by civil processes other than above	41
Waiting trial and otherwise detained on the 30th Sept., 1894	105
Found guilty and sentenced	5,758
Total number of commitments	9,450

The places of confinement to which the 5,758 convicted persons were sentenced are set forth in the following statement, and similar information is given as regards the sentenced prisoners of the previous year:

	1893.	1894.
Sentenced to Kingston Penitentiary	109	194
do to the Reformatory for Boys	65	65
do direct to the Central Prison	454	629
do to the Common Gaols and subsequently transferred to the Central Prison	215	147
do direct to the Reformatory for Females	99	89
do to Common Gaols and subsequently transferred to the Reformatory for Females	38	47
do to the Common Gaols and there detained until the expiration of sentence	4,404	4,558
Died while undergoing sentence	24	29
Total	5,408	5,758

The summaries given below show the nature of the offences committed by the convicted prisoners:

1. *Crimes against the Person.*

	Total commitments for the year.	Number found guilty and sentenced.
Assault, common	389	266
Assault, felonious	135	74
Cutting and wounding, stabbing, and shooting with intent	97	47
Rape, and assault with intent	67	16
Murder	32	6
Manslaughter	4	1
Attempted suicide	17	6
Miscellaneous	30	7
Total	771	423

2. *Crimes against Property.*

	Total commitments for the year.	Number found guilty and sentenced.
Arson and incendiarism	37	9
Burglary	100	61
Counterfeiting and passing counterfeit money	5	3
Destroying and injuring property	57	41
Embezzlement	10	4
Forgery	23	14
Fraud and obtaining money and goods under false pretences	123	62
Horse, cattle and sheep stealing	79	36
Housebreaking and robbery	229	159
Larceny	1,615	987
Receiving stolen goods	45	24
Trespass	356	278
Miscellaneous	21	15
Total	2,701	1,693

3. *Crimes against Public Morals and Decency.*

Bigamy	23	16
Inmates and frequenters of houses of ill-fame	134	69
Keeping houses of ill-fame	80	55
Perjury	30	9
Seduction	26	5
Indecent assault and exposure	62	44
Miscellaneous	87	38
Total	442	236

4. *Offences against Public Order and Peace.*

Abusive and obscene language	47	40
Breaches of peace, breaches of by-laws, escapes from and obstructing constables	131	98
Carrying unlawful weapons	22	18
Deserting employment, etc	3	2
Drunk and disorderly	2,274	1,719
Selling liquor without a license, and selling or giving it to Indians	52	47
Threatening and seditious language	22	12
Vagrancy	2,125	1,211
Miscellaneous	273	148
Total	4,949	3,295
Contempt of court, lunatics, etc	587	111
Total	9,450	5,758

The following tables show the periods of sentence passed on the convicted prisoners, and the sex, nationalities, religious denominations, social conditions, habits, etc., of the total number of prisoners committed:

Periods of Sentence.

	1893	1894.
For periods under thirty days	1,875	2,028
For thirty days, and up to sixty days, or two months, not including the last term	1,737	1,501
For sixty days, or two months	415	454
Over two months to three months	356	399
Over three months to four months	118	225
Over four months to five months	61	82
Over five months to six months	401	496
Over six months to nine months	74	104
Over nine months up to one year inclusive	74	87
Over one year and up to two years	114	115
Over two years and up to three years in the Penitentiary	45	86
Over three years in the Penitentiary	63	108
For periods of any length in the Reformatory for Boys	65	66
Sentenced to death and executed	1	2
Sentenced to death and commuted to imprisonment	..	1
Sentenced to imprisonment with corporal punishment	9	4
	5,408	5,758

Sex.

Male	7,180	8,063
Female	1,439	1,387
	8,619	9,450

Nationalities.

Born in Canada	4,757	5,296
Born in England	1,224	1,423
Born in Ireland	1,397	1,327
Born in Scotland	396	448
Born in the United States	599	673
Born in other countries	246	283
	8,619	9,450

Religious Denominations.

Roman Catholic	3,216	3,244
Church of England	2,499	2,806
Presbyterian	1,018	1,204
Methodist	1,245	1,481
Other denominations	641	715
	8,619	9,450

Social Conditions.

	1893.	1894.
Married	3,219	3,437
Unmarried	5,400	6,013
	8,619	9,450

Habits.

Temperate	2,765	3,190
Intemperate	5,854	6,260
	8,619	9,450

Educational Status.

Could read and write	6,915	7,719
Could neither read nor write	1,704	1,731
	8,619	9,450

The number of prisoners confined in the various custodial institutions of the Province at the close of the past official year, and of the year preceding, is exhibited in the following summary:

	1893.	1894.
In the Common Gaols	511	608
In the Central Prison, Toronto	303	383
In the Reformatory for Boys, Penetanguishene	173	152
In the Reformatory for Females and Refuge for Girls, Toronto	125	129
In the Dominion Penitentiary, Kingston	470	513
	1,582	1,785

Gaol Expenditures.

The usual table is appended showing the cost of maintaining the Common Gaols during the past seventeen years, under the headings of rations, clothing, fuel, salaries and wages, and repairs:

Year.	Total number of prisoners in custody each year.	Cost of rations, clothing, fuel, etc., each year.	Cost of salaries and wages of gaol officials each year.	Cost of repairs.	Total goal expenditure.
		$ c.	$ c.	$ c.	$ c.
1878	12,030	60,217 83	63,591 11	7,307 06	131,116 60
1879	11,229	58,856 24	63,914 40	5,583 44	122,355 08
1880	11,300	49,037 14	64,084 34	3,504 96	116,626 44
1881	9,229	45,001 05	63,502 00	3,410 12	111,915 15
1882	9,620	44,768 92	63,794 30	4,665 53	113,228 75
1883	9,880	44,783 50	64,935 96	4,706 20	114,425 66
1884	12,081	51,909 89	68,446 88	7,125 50	127,482 27
1885	11,426	54,321 35	70,344 96	5,081 55	129,747 86
1886	10,645	53,300 43	71,690 76	8,753 07	133,744 26
1887	11,017	48,650 27	71,291 58	6,146 71	126,088 56
1888	12,451	53,961 25	73,673 11	6,509 13	134,143 49
1889	12,531	55,002 89	77,667 84	3,313 20	135,983 93
1890	11,810	51,446 99	79,394 49	9,171 01	140,012 49
1891	10,423	58,110 73	79,741 59	12,183 02	150,035 34
1892	9,011	51,505 57	79,564 83	4,635 65	135,706 05
1893	8,619	49,762 40	79,639 81	8,083 50	137,485 71
1894	9,450	45,115 58	79,790 80	6,728 04	131,634 42

A summary is given below showing the days' stay respectively of those prisoners whose maintenance was chargeable to the Province and of those who were a charge on the Municipalities:

3,196	Criminal prisoners remained in gaol	76,225
6,254	Municipal " " "	146,324
9,450	Prisoners in all " "	222,549

Statistical Tables.

Following this portion of the report will be found the tables named in the list given hereunder:

Table No. 2, showing the total number of prisoners in the several gaols on the 30th September, 1894, and the nature of their imprisonment.

Table No. 3, showing the number of prisoners over and under 16 years of age, the number of re-committals, the number of persons acquitted on being brought to trial, and the number of persons committed under civil processes.

Table No. 4, showing the offences for which prisoners were *committed*.

Table No. 5, showing the total number of prisoners, male and female, *committed* under each offence, during the year.

Table No. 6, showing the number of prisoners, male and female, *sentenced* during the year, and a comparison of the same with the preceding year.

Table No. 7, showing the number of prisoners upon whom sentence was passed, the nature and periods of the sentences, and the operation of the County Judges' Criminal Courts.

Table No. 8, showing the offences for which prisoners were *sentenced*.

Table No. 9, showing the total number of prisoners, male and female, *sentenced* under each offence.

Table No 10, showing the nationalities, religious denominations, social state, etc., of the prisoners committed.

Table No. 11, showing the occupations, trades, or callings of the prisoners committed during the year.

Table No. 12, showing the number of escapes and deaths, the revenue derived from prison labor, the cost of diet, the accommodation of the gaols, and the highest and lowest number of prisoners in custody in each gaol during the year.

Table No. 13, showing how the prisoners committed during the year were maintained, the cost thereof, and the salaries of officials.

Table No. 14, showing the daily cost per prisoner in each of the gaols of the Province, for the year ending 30th September, 1894.

After these tables will be found the separate reports upon the gaols and lock-ups.

TABLE No. 2.

Showing the total number of prisoners who were in the several gaols of the Province on the evening of 30th of September, 1894, and the nature of their imprisonment.

Name of gaol.	Classification.					Nature of imprisonment.					Total number of persons who remained in custody 30th Sept., 1894.
	Men.	Women.	Boys under 16 years.	Girls under 16 years.	Waiting trial.	Under sentence for periods of 2 months & under.	Under sentence for periods over 2 months.	In default of sureties to keep the peace	Insane, idiotic or imbecile persons.	Otherwise detained.	
Barrie	23	3	1		2	4	18		3		27
Berlin	4					2	2				4
Belleville	13	2	1			7	8	1			16
Brantford	9	2			6	5					11
Brampton	4	1			1	2				2	5
Brockville	9				1	4	3		1		9
Bracebridge	3				1		2				3
Cayuga	3				1		2				3
Cornwall	18	1			6	5	5		3		19
Cobourg	9	2			1	4	4		2		11
Chatham	10	2			6	3	1		2		12
Goderich	8	5				2	6		5		13
Guelph	4	4			1	5	2				8
Hamilton	12	1		1	3	7	4				14
Kingston	13	5				4	11		3		18
London	23	4			12	10	2		2	1	27
Lindsay	5	1			2		1		3		6
L'Orignal	7	3			1	2			7		10
Milton	2	1				1	2				3
Napanee	1									1	1
Ottawa	25	6	2		3	15	6		9		33
Owen Sound	5	1					5		1		6
Orangeville	13	3	2				16		2		18
Perth	10	5			1		13		1		15
Picton	2				2						2
Pembroke	5	2			1		5	1			7
Peterborough	14	1	1		4		12				16
Port Arthur	3	2					5				5
Rat Portage	2					1	1				2
Simcoe	7	3			5	1	4				10
St. Catharines	8	1				3	5		1		9
Sarnia	13				1	6	5		1		13
Stratford	8	2			3	4	2		1		10
Sandwich	18	1			4	7	7			1	19
St. Thomas	13				3	8	1		1		13
Sault Ste. Marie	5	2					4		3		7
Toronto	113	56	1		28	52	66		24		170
Walkerton	1	1				1	1				2
Woodstock	4		1		1	1	2		1		5
Welland	7					5	2				7
Whitby	1	3					3		1		4
Lock-ups—											
Manitowaning	1						1				1
Mattawa	2					2					2
Sudbury		1				1					1
Fort William	5	3				5	3				8
North Bay	2	1				1	2				3
Total	467	131	9	1	100	180	244	2	77	5	608

TABLE

Showing the number of persons *committed*, the number over and under 16 to keep the peace, number of unsound mind, number acquit- trial, number sentenced, and num-

Name of gaol.	Total number committed during the year.			Number under 16 years of age.			Number over 16 years of age.			For the first time.	For the second time.	For the third time.
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.			
Barrie	184	19	203	8	3	11	176	16	192	167	27	8
Berlin	69	4	73	4		4	65	4	69	51	6	8
Belleville	110	20	130	3		3	107	20	127	109	14	2
Brantford	240	19	259	1		1	239	19	258	133	27	17
Brampton	213	9	222	5		5	208	9	217	167	31	11
Brockville	191	22	213	4		4	187	22	209	107	22	26
Bracebridge	129	5	134	3		3	126	5	131	132	1	1
Cayuga	58	2	60	1		1	57	2	59	27	9	7
Cornwall	81	6	87	1		1	80	6	86	61	14	8
Cobourg	102	15	117	8		8	94	15	109	75	18	7
Chatham	178	20	198	6	1	7	172	19	191	188	6	4
Goderich	58	9	67	2		2	56	9	65	41	7	4
Guelph	105	21	126	8	2	10	97	19	116	123	3	
Hamilton	422	40	462	17	4	21	405	36	441	188	63	42
Kingston	123	10	133	7		7	116	10	126	121	12	
London	542	73	615	11	3	14	531	70	601	370	122	63
Lindsay	41	9	50	4		4	37	9	46	37	9	2
L'Orignal	20	4	24				20	4	24	22	2	
Milton	341	3	344	3		3	338	3	341	299	28	12
Napanee	57	6	63	1	2	3	56	4	60	39	8	3
Ottawa	385	71	456	32	1	33	353	70	423	412	32	5
Owen Sound	118	9	127	5		5	113	9	122	91	18	12
Orangeville	48	3	51	3		3	45	3	48	21	27	1
Perth	59	12	71	3		3	56	12	68	47	8	4
Picton	38		38	1		1	37		37	26	4	1
Pembroke	66	6	72	2	1	3	64	5	69	57	6	5
Peterborough	146	22	168	10		10	136	22	158	104	29	12
Port Arthur	31	7	38				31	7	38	35	1	2
Parry Sound	30	1	31				30	1	31	28		
Rat Portage	113	4	117	5		5	108	4	112	96	9	4
Simcoe	60	15	75	2	1	3	58	14	72	43	17	9
St. Catharines	89	5	94	2		2	87	5	92	62	12	6
Sarnia	192	7	199	7	4	11	185	3	188	163	21	4
Stratford	159	18	177	1		1	158	18	176	98	12	21
Sandwich	180	24	204	2	2	4	178	22	200	172	16	9
St. Thomas	95	11	106	6		6	89	11	100	73	24	6
Sault Ste. Marie	52	4	56				52	4	56	54	1	1
Toronto	2,005	781	2,786	78	7	85	1,927	774	2,701	1,477	508	264
Walkerton	97	5	102	2		2	95	5	100	64	16	11
Woodstock	154	7	161	5		5	149	7	156	93	38	14
Welland	220	4	224	2		2	218	4	222	139	38	12
Whitby	44	13	57	2		2	42	13	55	33	11	5
Lock-ups—												
Gore Bay	9		9				9		9	7	2	
Little Current	14		14				14		14	8	4	
Manitowaning	12	2	14				12	2	14	7	4	3
Mattawa	64	2	66		1	1	64	1	65	63	3	
Minden	9	1	10				9	1	10	10		
Sudbury	130	17	147		5	5	130	12	142	141	4	1
Huntsville	8		8	1		1	7		7	8		
Fort William	58	15	73				58	15	73	40	28	5
Burk's Falls	28		28				28		28	28		
North Bay	86	5	91	10		10	76	5	81	84	7	
Total	8,063	1,387	9,450	278	37	315	7,785	1,350	9,135	6,241	1,329	642

No. 3.

years of age, the number of recommittals, the number for want of securities
ted on trial, number discharged without trial, number waiting
ber *committed* under civil process.

For more than the third time.	For want of sureties to keep the peace.	Witnesses.	Lunatics and idiots.	Fraudulent debtors.	Under civil process.	Acquitted on trial and discharged.	Discharged without trial.	Discharged under suspended sentence.	Died before trial.	Waiting trial.	Sentenced for any period.	Escaped before trial.	Name of gaol.
1			17	1		25	1	8		2	149		Barrie.
8			11			27					35		Berlin.
5	1		9			33		2			85		Belleville.
82			3		3	100				6	147		Brantford.
13	3	1	1	3		3	176	4		1	30		Brampton.
58			8			43		3		1	158		Brockville
		4	2		1	8	79	1		1	38		Bracebridge.
17			1	1	1	4	1			3	49		Cayuga.
4			9		4		2			5	67		Cornwall.
17		1	7			6	4	8		1	90		Cobourg.
	1	1	10	1		60	6	3		6	110		Chatham.
15	1		6	1		5	5				49		Goderich.
	2		15			21	22	1		1	64		Guelph.
169	6		17			3	87	6		3	340		Hamilton.
	1		6			12	5	3			105		Kingston.
60	7		11	3		216	59			14	305		London.
2			11			6	2	1		2	28		Lindsay.
			4			5				1	14		L'Orignal.
5					3	9	286	2			44		Milton.
13			2			10		2		1	48		Napanee.
7			31		1	143	4			3	274		Ottawa.
6			13		5	18		1			90		Owen Sound.
2						13		1			37		Orangeville.
12			5			2	2	5		1	56		Perth.
7						27				2	9		Picton.
4	1	2	4		5	2	4	5		1	48		Pembroke.
23		2	11		1	71	6			4	73		Peterborough.
			2			3					33		Port Arthur.
3						10	16	1			4		Parry Sound.
8		6	2			20					89		Rat Portage.
6			5			9	17	1		5	38		Simcoe.
14	3		4	4		10		1			72		St. Catharines.
11			9		2	29	2	6		1	150		Sarnia.
46			10				64	5		3	95		Stratford.
7			9			24	27	2		4	138		Sandwich.
3	1		5	3		11	19	1		3	63		St. Thomas.
			6			4	10	5			31		Sault Ste. Marie.
537	5		107	5		736	45	104	2	28	1,760		Toronto.
11			7			11	5	6		1	72		Walkerton.
16	1		9	11		14	11	4	1	1	109		Woodstock.
35	1	1		2		5	82				133		Welland.
8	1		4		2		6	2			40		Whitby.
													Lock-ups—
						3					6		Gore Bay.
2					13						1		Little Current.
			1								13		Manitowaning.
						15					51		Mattawa.
			2			3					5		Minden.
1						21		3			123		Sudbury.
											8		Huntsville.
			1			4					68		Fort William.
											28		Burk's Falls.
			1			5					85		North Bay.
1,238	35	18	398	35	41	1,805	1,055	197	3	105	5,758		Total.

TABLE

Showing the offences for which prisoners were *committed*

Name of goal.	Abortion.	Abusive and obscene language.	Arson.	Assault.	Assault, felonious.	Attempted suicide.	Abduction.	Bigamy.	Breaches of the peace.	Breaches of by-laws.	Burglary.	Carrying unlawful weapons.	Contempt of court.	Counterfeiting and passing counterfeit money.	Cruelty to animals.	Cutting, wounding and attempting the same.
Barrie		2		10	6	1	1				3		3			
Berlin		1		9							3		1			
Belleville		4		8	4			1				1	1			
Brantford		1		7	2	1							5		1	
Brampton				3		1					4		3			
Brockville		2		7	7			1			3		1		3	
Bracebridge				7	2			1					1		2	
Cayuga		1		4							2					1
Cornwall		1		3		1					2		2			
Cobourg			1	2	1			3	4		1		3			
Chatham	2	4	1	11				2	4	9	3	1	3			
Goderich				2									2			
Guelph			1	17				1			5		2			
Hamilton		1		26		2		5			7	3	2			13
Kingston				2							2					
London			2	25	10			1			3	5	5		2	8
Lindsay				5		1		1			1					
L'Orignal		4		1									3			
Milton			2	6							2		3			
Napanee		3		2				1					2			
Ottawa		7	2	26	8	1			28	1	1	1	8		1	1
Owen Sound		1		8	6								5			
Orangeville				2	1								1			
Perth				2	1	1			1				2			
Picton				1	1											
Pembroke			1	3	4			1			3	1	5			
Peterborough			3	4							1		2			
Port Arthur				4	1	1										
Parry Sound				2	2					2	2					
Rat Portage				7	1											
Simcoe		2		4		1							6			
St. Catharines		2	1	3								1				
Sarnia				7				2			6		4	1		
Stratford		3		11	3	1		1			9	1	1			
Sandwich			7	15	2			1			2	1	8	2		
St. Thomas		1	4	8	2	1		1	2	3			3			1
Sault Ste. Marie				5												
Toronto	1	1	3	78	62	2	1	2		25	24	7	2	1	3	42
Waterton				3									3			
Woodstock		1	1	2	3					2	5			1		
Welland	3			1	4			1					2			
Whitby				3		1							2			
Lock-ups—																
Gore Bay				1												
Little Current				1												
Manitowaning				2									1			
Mattawa									2						1	
Minden			3					1								
Sudbury		3		3	2	1					1					
Huntsville				1				1								
Fort William				9						2						
Rock's Falls																
North Bay		3		4									3			
Total	6	47	36	389	135	17	2	25	38	44	100	22	101	5	17	70

No. 4.

during the year ended 30th September, 1894.

Debtors.	Deserting employment.	Destroying and injuring property.	Detained as witnesses.	Drunk and disorderly.	Embezzlement.	Escaping from and obstructing constable.	Escaping from prison.	Forgery.	Fraud and obtaining money under false pretences.	Gambling.	Giving liquor to Indians.	Horse, cattle and sheep stealing.	Housebreaking and robbery.	Incendiarism.	Indecent assault and exposure.	Inmates and frequenters of houses of ill-fame.	Name of gaol.
2	....	3	....	21	....	1	....	....	2	....	....	3	7	....	3	3	Barrie.
....	....	1	....	6	....	....	....	....	1	....	....	....	1	....	....	....	Berlin.
....	....	....	....	25	....	....	....	....	....	....	1	1	9	....	2	....	Belleville.
....	....	1	....	125	....	....	....	....	6	....	1	6	2	....	2	....	Brantford.
....	....	....	1	9	....	....	....	1	1	1	....	1	2	....	....	....	Brampton.
....	....	1	....	86	3	....	....	....	2	....	....	....	4	....	1	....	Brockville.
..	....	....	4	5	....	....	....	3	....	....	....	2	2	....	....	2	Bracebridge.
1	..	1	....	5	....	....	....	....	....	....	1	1	1	....	....	....	Cayuga.
..	....	....	....	10	....	....	....	....	....	....	....	4	....	....	1	5	Cornwall.
....	....	4	1	19	....	1	....	....	3	....	....	1	2	....	2	....	Cobourg.
1	....	2	1	22	....	1	....	....	3	1	....	5	3	....	2	....	Chatham.
1	....	....	....	3	....	....	....	....	....	....	....	2	....	....	1	....	Goderich.
....	....	1	....	23	....	....	....	....	3	....	....	2	....	....	....	....	Guelph.
....	....	2	....	55	1	10	....	4	12	....	....	3	36	....	6	....	Hamilton.
..	1	....	....	72	....	....	....	....	....	....	....	1	4	....	1	....	Kingston.
3	....	2	....	219	....	1	....	....	10	....	1	11	13	....	1	6	London.
....	....	....	....	5	....	....	....	....	1	....	....	....	....	....	....	....	Lindsay.
....	....	....	....	1	....	....	....	....	1	....	....	....	....	....	....	....	L'Orignal.
....	....	1	....	8	1	....	....	....	1	....	....	1	1	....	....	....	Milton.
....	....	....	....	20	....	....	....	....	....	....	....	2	....	....	....	4	Napanee.
..	....	6	....	111	....	....	....	2	5	....	....	2	10	....	....	22	Ottawa.
..	....	....	....	6	....	....	....	....	2	....	....	1	3	....	....	....	Owen Sound.
..	....	....	....	....	....	....	....	....	1	1	....	....	....	1	....	....	Orangeville.
..	....	1	....	8	....	....	....	....	....	....	....	....	....	....	....	....	Perth.
....	....	....	....	21	....	....	....	....	....	....	....	....	4	....	....	....	Picton.
....	....	1	....	4	....	....	2	....	3	....	....	....	....	....	1	....	Pembroke.
....	....	1	2	15	....	....	....	4	1	....	....	....	3	....	4	3	Peterborough.
....	....	....	....	1	....	....	1	....	....	....	....	....	2	....	....	....	Port Arthur.
....	....	....	....	5	1	1	2	....	2	....	....	....	....	....	....	....	Parry Sound.
..	....	....	1	65	....	....	....	1	....	....	6	....	3	....	....	....	Rat Portage.
....	....	....	....	11	....	....	....	....	2	....	....	3	3	....	3	3	Simcoe.
4	1	....	....	17	....	....	....	....	7	....	....	....	6	....	....	....	St. Catharines.
....	....	1	....	69	....	....	....	1	5	....	....	1	2	....	3	....	Sarnia.
....	....	2	....	15	1	....	....	....	....	....	....	2	5	....	2	....	Stratford.
....	....	1	....	29	1	3	....	....	2	....	....	2	3	....	5	..	Sandwich.
....	....	1	....	19	1	....	....	1	2	....	....	....	1	....	1	....	St. Thomas.
....	....	....	....	5	....	....	....	....	2	....	1	3	....	....	....	....	Sault Ste. Marie.
5	1	17	..	960	1	19	3	2	31	1	....	9	91	..	12	89	Toronto.
....	....	1	....	8	..	1	1	1	4	2	2	6	....	....	....	..	Walkerton.
11	....	2	....	21	....	....	....	2	1	....	....	2	....	....	....	....	Woodstock.
....	....	3	....	11	....	....	....	1	3	....	....	....	....	....	3	....	Welland.
....	....	....	....	1	....	....	....	....	1	....	....	....	....	....	....	....	Whitby.
																	Lockup -
..	..	....	....	2	....	....	....	....	....	....	....	....	....	....	....	....	Gore Bay
....	....	....	....	12	....	....	....	....	....	....	....	1	....	....	....	....	Little Current.
....	....	....	....	5	....	....	....	....	....	....	3	....	....	....	....	..	Manitowaning.
..	....	....	....	10	....	1	....	....	1	....	....	....	2	....	1	....	Mattawa.
....	....	....	....	4	....	....	....	....	....	....	....	....	....	....	....	....	Minden.
....	....	....	....	38	....	....	2	....	1	6	1	....	....	....	5	6	Sudbury.
..	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	Huntsville.
..	....	....	....	30	....	....	....	....	....	....	....	1	2	....	....	....	Fort William.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	Burk's Falls.
....	....	1	....	7	....	....	....	....	1	....	....	....	....	....	....	....	North Bay.
28	3	57	18	2,274	10	39	11	23	123	12	21	79	229	1	62	134	Total.

TABLE

Showing the offences for which prisoners were *committed*

Name of gaol.	Keeping houses of ill fame.	Larceny.	Lunatics and persons who are unsafe to be at large.	Manslaughter.	Misdemeanor.	Murder.	Perjury.	Prostitution.	Rape and assault with intent.	Refusing bail.	Receiving stolen goods
Barrie		21	17								
Berlin	1	18	11						4		
Belleville	1	18	9			1	2		1		
Brantford	1	42	3			2	1	2			2
Brampton		10	1			2					
Brockville		18	8				1	3	2		2
Bracebridge	2	15	2			1	5				2
Cayuga		8	1						2		
Cornwall		11	9			1		4			
Cobourg		21	7			1		1	1		2
Chatham		46	10			6	1	2	1		3
Goderich		4	6				2		4		
Guelph		26	15						1		
Hamilton	2	141	17	2			1		3		
Kingston		27	6								
London	4	88	11			1	1		2		
Lindsay		12	11						1		
L'Orignal		6	4			1					
Milton		12					4				
Napanee	1	8	2			3	1				
Ottawa	10	110	31			1			1		5
Owen Sound		30	13								1
Orangeville		10									
Perth		7	5						1		
Picton		5							1		
Pembroke		25	4		1	1					
Peterborough	5	36	11						2		1
Port Arthur	3	3	2					2	1		
Parry Sound		4									
Rat Portage	1	15	2				1		1		
Simcoe	2	13	5				1				
St. Catharines		16	3								
Sarnia		30	9								
Stratford		23	10					5			
Sandwich		61	9			1	5	6	6		1
St. Thomas	1	21	5	2				1	1		
Sault Ste. Marie		17	6								
Toronto	44	508	107			7	4		16		23
Walkerton		20	7						2		
Woodstock		15	9					1	8		2
Welland		28							2		1
Whitby		11	4					1	2		
Lock-ups—											
Gore Bay									1		
Little Current											
Manitowaning			1								
Mattawa		5				2					
Minden			2								
Sudbury		15	1			1					1
Huntsville		6									
Fort William		5						4			
Burk's Falls		1									
North Bay	2	23	2					1			
Total	80	1,615	398	4	1	32	30	33	67		46

No. 4.—*Continued.*

during the year ended 30th September, 1894.

Seduction.	Selling liquor without a license.	Shooting with intent.	Stabbing.	Threatening and seditious language.	Trespass.	Unlawful shooting.	Vagrancy.	Want of sureties to keep the peace.	Other offences not enumerated.	Totals.	Name of gaol.
3	1	.....	1	.....	2	.	82	...	5	203	Barrie.
1	.....	.....	.....	2	.....	.....	5	2	6	73	Berlin.
3	.....	.....	.....	.....	3	.....	34	1	...	130	Belleville.
.....	.....	1	.....	.....	9	.....	30	...	8	259	Brantford.
.....	.....	.....	.....	.....	1	.....	179	2	....	222	Brampton.
2	.....	.....	.....	.....	17	.....	30	1	8	213	Brockville.
.....	.....	.....	1	.....	.....	.....	67	...	8	134	Bracebridge.
1	1	.....	.....	.....	.....	.....	24	.....	5	60	Cayuga.
.....	.....	.....	.....	1	.....	3	20	.....	3	87	Cornwall.
.....	.....	.....	.....	.....	5	.....	26	.....	5	117	Cobourg.
2	1	1	.....	1	5	.....	17	1	15	198	Chatham.
.....	.....	.....	.....	.....	.....	.....	37	1	2	67	Goderich.
.....	.....	.....	.....	.....	2	..	21	2	5	126	Guelph.
.....	1	1	.....	.....	26	.....	48	6	20	462	Hamilton.
.....	.....	.....	.....	2	.....	.....	9	.....	.....	133	Kingston.
1	.....	3	.....	9	24	.....	127	7	8	615	London.
.....	.....	.....	.....	.....	.....	.....	12	.....	.....	50	Lindsay.
.....	.....	.....	.....	.....	.....	.....	3	.....	.....	24	L'Orignal.
.....	.....	.....	.....	1	3	.....	293	.....	5	344	Milton.
.....	1	.....	.....	.....	.....	.....	13	...	1	63	Napanee.
.....	2	.....	1	.....	2	1	38	2	9	456	Ottawa.
.....	.....	.....	.....	.....	1	.....	47	....	3	127	Owen Sound.
.....	.....	.....	.....	.....	1	.....	29	.....	3	51	Orangeville.
2	.....	1	.....	.....	3	.....	40	...	1	71	Perth.
.....	.....	.....	.....	.....	.....	.....	4	1	.....	38	Picton.
.....	.....	.....	.....	.....	.....	.....	8	1	1	72	Pembroke.
2	.....	.....	.....	.....	.....	.....	46	....	22	168	Peterborough.
.....	.....	.....	1	.....	.....	.....	11	.....	5	38	Port Arthur.
.....	5	.....	.....	1	.....	.....	1	....	1	31	Parry Sound.
.....	.....	.....	.....	.....	.....	.....	6	.....	2	117	Rat Portage.
.....	.....	1	.....	.....	.....	.....	7	.....	8	75	Simcoe.
.....	.....	5	.....	.....	4	.....	4	3	17	94	St. Catharines.
1	.....	1	.....	.....	12	.....	37	.....	7	199	Sarnia.
1	.....	.....	.....	2	3	.....	80	...	6	177	Stratford.
.....	.....	.....	.....	.....	9	.....	12	.....	10	204	Sandwich.
2	.....	.....	.....	.....	9	.....	4	1	6	106	St. Thomas.
1	.....	2	.....	1	.....	.....	2	.....	11	56	Sault Ste. Marie.
2	14	2	1	1	196	1	342	5	27	2,786	Toronto.
1	.....	3	.....	.....	.....	.....	30	.....	6	102	Walkerton.
.....	.....	.....	.....	.....	4	.....	53	1	8	161	Woodstock.
1	.....	.....	.....	1	8	.....	143	1	5	224	Welland.
..	.....	.....	.....	.....	1	.....	12	1	10	57	Whitby.
											Lock-ups—
.....	.....	.....	.....	.....	.....	.....	1	.....	.....	9	Gore Bay.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14	Little Current.
..	.....	.....	.....	.....	.....	.....	.....	.....	2	14	Manitowaning.
..	.....	.....	.....	.....	.....	.....	2	.....	2	66	Mattawa.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10	Minden.
.....	1	.....	1	.....	.....	.....	17	...	40	147	Sudbury.
.	.....	.....	.....	.....	.....	.....	.....	...	.....	8	Huntsville.
.....	.....	.....	.....	.....	.....	.....	10	....	7	73	Fort William.
.....	.....	.....	.....	.....	.....	.....	26	.....	.....	28	Burk's Falls.
.....	4	.....	.....	.....	3	.....	36	.....	1	91	North Bay.
26	31	21	6	22	356	5	2,125	39	324	9,450	Total.

TABLE No. 5.

Showing the total number of prisoners, male and female, *committed* under each offence during the year ending 30th September, 1894.

Offences.	Male.	Female.	Total.
Abortion	5	1	6
Abusive and obscene language	40	7	47
Arson	34	2	36
Assault	370	19	389
Assault, felonious	128	7	135
Attempted suicide	14	3	17
Abduction	2	.....	2
Bigamy	19	4	23
Breaches of the peace	44	4	48
Breaches of by-laws	41	3	44
Burglary	99	1	100
Carrying unlawful weapons	22	.....	22
Contempt of court	160	4	164
Counterfeiting and passing counterfeit money	5	.....	5
Cruelty to animals	17	.....	17
Cutting, wounding and attempting	68	2	70
Debtors	28	.....	28
Deserting employment	3	.....	3
Destroying and injuring property	51	6	57
Detained as witnesses	16	2	18
Drunk and disorderly	1,726	548	2,274
Embezzlement	8	2	10
Escaping from or obstructing constables	39	.....	39
Escaping from prisons	8	3	11
Forgery	23	.....	23
Fraud and obtaining money under false pretences	121	2	123
Gambling	12	.....	12
Giving liquor to Indians	21	.....	21
Horse, cattle or sheep stealing	79	.....	79
Housebreaking and robbery	222	7	229
Incendiarism	1	.....	1
Indecent assault and exposure	59	3	62
Inmates and frequenters of houses of ill-fame	50	84	134
Keeping houses of ill-fame	23	57	80
Larceny	1,481	134	1,615
Lunatics and persons who were unsafe to be at large	252	146	398
Manslaughter	4	.....	4
Misdemeanor	1	.....	1
Murder	24	8	32
Perjury	25	5	30
Prostitution	.....	33	33
Rape and assault with intent	67	.....	67
Receiving stolen goods	40	6	46
Seduction	26	.....	26
Selling liquor without license	25	6	31
Shooting with intent	21	.....	21
Stabbing	6	.....	6
Threatening and seditious language	21	1	22
Trespass	343	13	356
Unlawful shooting	5	.....	5
Vagrancy	1,890	235	2,125
Want of sureties to keep the peace	39	.....	39
Other offences not enumerated	295	29	324
Total	8,063	1,387	9,450

TABLE No. 6.

Showing the number of prisoners, male and female, *sentenced* during the year ending 30th September, 1894, and a comparison of the same with the previous year.

Name of gaol.	No. of prisoners *sentenced* in the year ending 30th September, 1893.			No. of prisoners *sentenced* in the year ending 30th September, 1894.			Increase.			Decrease.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Barrie	103	15	118	137	12	149	34	.....	34	.....	3	3
Berlin	43	1	44	33	2	35	.....	1	1	10	.....	10
Belleville	80	21	101	72	13	85	.....	.....	.....	8	8	16
Brantford	128	8	136	135	12	147	7	4	11	.....	.....	.....
Brampton	20	4	24	25	5	30	5	1	6	.....	.....	.....
Brockville	94	15	109	141	17	158	47	2	49	.....	.....	.....
Bracebridge	24	2	26	35	3	38	11	1	12	.....	.....	.....
Cayuga	32	1	33	47	2	49	15	1	16	.....	.....	.....
Cornwall	62	2	64	63	4	67	1	2	3	.....	.....	.....
Cobourg	62	6	68	76	14	90	14	8	22	.....	.....	.....
Chatham	95	7	102	99	11	110	4	4	8	.....	.....	.....
Goderich	30	4	34	44	5	49	14	1	15	.....	.....	.....
Guelph	35	8	43	53	11	64	18	3	21	.....	.....	.....
Hamilton	358	65	423	320	20	340	.....	.....	.....	38	45	83
Kingston	133	12	145	99	7	106	.....	.....	.....	34	5	39
London	201	16	217	279	26	305	78	10	88	.....	.....	.....
Lindsay	34	5	39	23	5	28	.....	.....	.....	11	.....	11
L'Orignal	9	1	10	13	1	14	4	.....	4	.....	.....	.....
Milton	18	3	21	43	1	44	25	.....	25	.....	2	2
Napanee	35	1	36	44	4	48	9	3	12	.....	.....	.....
Ottawa	157	27	184	232	42	274	75	15	90	.....	.....	.....
Owen Sound	87	3	90	86	4	90	.....	1	1	1	.....	1
Orangeville	27	6	33	35	2	37	8	.....	8	.....	4	4
Perth	45	6	51	48	8	56	3	2	5	.....	.....	.....
Picton	11	1	12	9	.....	9	.....	.....	.....	2	1	3
Pembroke	31	14	45	44	4	48	13	.....	13	.....	10	10
Peterborough	60	8	68	64	9	73	4	1	5	.....	.....	.....
Port Arthur	43	3	46	27	6	33	.....	3	3	16	.....	16
Parry Sound	7	.....	7	4	.....	4	.....	.....	.....	3	.....	3
Rat Portage	73	1	74	89	.....	89	16	.....	16	.....	1	1
Simcoe	28	3	31	30	8	38	2	5	7	.....	.....	.....
St. Catharines	46	3	49	68	4	72	22	1	23	.....	.....	.....
Sarnia	82	.....	82	146	4	150	64	4	68	.....	.....	.....
Stratford	72	4	76	87	8	95	15	4	19	.....	.....	.....
Sandwich	95	10	105	120	18	138	25	8	33	.....	.....	.....
St. Thomas	82	4	86	58	5	63	.....	1	1	24	.....	24
Sault Ste. Marie	22	.....	22	31	.....	31	9	.....	9	.....	.....	.....
Toronto	1,209	611	1,820	1,243	517	1,760	34	.....	34	.....	94	94
Walkerton	46	4	50	67	5	72	21	1	22	.....	.....	.....
Woodstock	103	13	116	106	3	109	3	.....	3	.....	10	10
Welland	135	.....	135	131	2	133	.....	2	2	4	.....	4
Whitby	32	5	37	31	9	40	.....	4	4	1	.....	1
Lock-ups												
Gore Bay	2	.....	2	6	.....	6	4	.....	4	.....	.....	.....
Little Current	.....	.....	.....	1	.....	1	1	.....	1	.....	.....	.....
Manitowaning	19	.....	19	12	1	13	.....	1	1	7	.....	7
Mattawa	31	.....	31	51	.....	51	20	.....	20	.....	.....	.....
Minden	1	.....	1	5	.....	5	4	.....	4	.....	.....	.....
Sudbury	169	3	172	107	16	123	.....	13	13	62	.....	62
Huntsville	3	2	5	8	.....	8	5	.....	5	.....	2	2
Fort William	85	14	99	54	14	68	.....	.....	.....	31	.....	31
Burk's Falls	6	.....	6	28	.....	28	22	.....	22	.....	.....	.....
North Bay	55	6	61	80	5	85	25	.....	25	.....	1	1
Total	4,460	948	5,408	4,889	869	5,758	681	107	788	252	186	438

TABLE

Showing the number of prisoners upon whom sentences were passed, the nature
the County Judges' Criminal Court, during

Name of gaol.	Total number of prisoners sentenced during the year.			Where sentenced to.										
	Male.	Female.	Total.	To gaol and afterwards transferred to the Central Prison.	To Central Prison direct.	To gaol and afterwards to Female Reformatory.	To Female Reformatory direct.	To Provincial Penitentiary	To Reformatory for Boys.	Died while undergoing sentence.	To gaol and there detained until expiration of sentence or payment of fine.	Under 30 days.	Thirty days and up to 60 or 2 months not including the last term.	Sixty days or 2 months.
Barrie	137	12	149	7	20	2	3	5	3	2	107	26	35	19
Berlin	33	2	35		3		2	5	1		24	8	8	4
Belleville	72	13	85	2	4		1	3	1	1	73	18	24	11
Brantford	135	12	147	1	16		4	3	1		122	65	37	20
Brampton	25	5	30					5		1	24	9	10	
Brockville	141	17	158	4	23	2	2	4	1		122	101	5	11
Bracebridge	35	3	38	1	5	1		7	1		23	15	1	1
Cayuga	47	2	49		6			2			41	12	16	3
Cornwall	63	4	67		19		2	5			41	21	9	6
Cobourg	76	14	90	5	2	2	1	1	5	2	72	17	23	8
Chatham	99	11	110	6	24		3	6	1		70	56	7	7
Goderich	44	5	49		2		1	1		4	41	9	7	12
Guelph	53	11	64		12		2	1	2		47	28	12	3
Hamilton	320	20	340	11	64	2	4	8	11		240	124	69	24
Kingston	99	7	106		9		2	4	3		88	27	31	
London	279	26	305	4	56		5	13	1		246	166	49	20
Lindsay	23	5	28		1		1	1	2	4	19	10	4	1
L'Orignal	13	1	14					1			13	5	4	4
Milton	43	1	44	1	2		1	2	2	2	34	18	5	3
Napanee	44	4	48	2		2		1		1	42	18	12	
Ottawa	232	42	274	3	23	5	1	5			237	146	50	13
Owen Sound	86	4	90		10			1	3	1	75	27	16	15
Orangeville	35	2	37		1				2	1	33	4	5	
Perth	48	8	56						1	1	54	10	6	3
Picton	9		9		3			1			3	1	1	1
Pembroke	44	4	48	17			1	8	1		21	5	8	1
Peterborough	64	9	73	1	6	1	1	2	3		56	16	9	2
Port Arthur	27	6	33		2			2			29	8	1	3
Parry Sound	4		4		1						3		2	
Rat Portage	89		89		8			1	2		78	62	7	4
Simcoe	30	8	38		1		1		1		35	22	5	
St. Catharines	68	4	72		16			5			51	25	12	9
Sarnia	146	4	150	1	8			6	3	1	131	87	33	
Stratford	87	8	95	1	5		5	12			74	21	35	9
Sandwich	120	18	138	3	44		4	13	1		73	27	37	7
St. Thomas	58	5	63		8		2	2	4		47	17	20	4
Sault Ste. Marie	31		31	1	6			2			22	2	14	4
Toronto	1,243	517	1,760	57	163	27	25	40	6	5	1,437	454	758	139
Walkerton	67	5	72	1	11		2				58	46	4	5
Woodstock	106	3	109	4	27		1	6	3		68	27	15	9
Welland	131	2	133	11	13			1		1	107	10	39	50
Whitby	31	9	40	1	6	3		2		2	26	8	9	3
Lock-ups—														
Gore Bay	6		6	2							4	5	1	
Little Current	1		1					1						
Manitowaning	12	1	13								13	10	2	1
Mattawa	51		51		1						50	46	2	
Minden	5		5					1			4	4		
Sudbury	107	16	123		9		10	5			99	71	10	4
Huntsville	8		8								8	8		
Fort William	54	14	68								68	11	25	12
Burk's Falls	28		28								28	28		
North Bay	80	5	85		7		1				77	67	9	
Totals	4,889	869	5,758	147	629	47	89	194	65	29	4,558	2,028	1,501	454

No. 7.

and period of such sentences and the disposal of those who elected to be tried at the year ending 30th September, 1894.

Periods of sentence.													County Judges' Criminal Court.			
Over 2 to 3 months.	Over 3 to 4 months.	Over 4 to 5 months.	Over 5 to 6 months.	Over 6 to 9 months.	Over 9 months and up to 1 year, inclusive.	Over 1 year and up to 2 inclusive.	Over 2 years and up to 3 in Penitentiary.	Over 3 years and upwards in Penitentiary.	For any period to the Reformatory for Boys.	Number of prisoners sentenced to death and executed.	Number of prisoners sentenced to death and committed to imprisonment.	Number of prisoners sentenced to corporal punishment with imprisonment.	Acquitted on trial and discharged from custody.	Found guilty and sentenced	Total number who elected to be tried.	Name of gaol.
25	1	1	28	....	3	5	5	....	3	....	.....	.....	11	26	37	Barrie.
4	....	....	5	....	....	....	5	....	1	....	.....	.....	6	21	27	Berlin.
6	6	1	9	1	2	3	....	3	1	....	.....	.....	1	3	4	Belleville.
2	5	....	11	2	....	1	1	2	1	....	.....	.....	12	9	21	Brantford.
5	....	....	....	....	....	....	2	3	....	....	.....	.....	2	9	11	Brampton.
4	2	....	22	5	2	....	2	2	1	1	1	.....	14	7	21	Brockville.
....	3	2	7	....	1	....	3	4	1	....	.....	.....	2	14	16	Bracebridge.
5	1	1	4	....	4	1	....	2	....	....	.....	.....	3	9	12	Cayuga.
6	....	....	19	....	....	1	4	1	....	....	.....	.....	6	.....	6	Cornwall.
15	5	....	14	1	....	1	....	1	5	....	.....	.....	6	10	16	Cobourg.
2	3	2	13	....	5	8	....	6	1	....	.....	.....	6	10	16	Chatham.
5	1	1	10	....	....	3	1	....	....	....	.....	.....	1	3	4	Goderich.
3	9	1	....	4	....	2	1	....	2	....	.....	.....	13	14	27	Guelph.
27	1	1	29	26	9	11	5	3	11	....	.....	.....	2	18	20	Hamilton.
8	12	1	3	13	....	4	1	2	4	....	.....	.....	7	2	9	Kingston.
14	6	3	21	....	7	5	2	11	1	....	.....	.....	18	39	57	London.
5	....	....	5	....	....	....	1	....	2	....	.....	.....	....	....	....	Lindsay.
....	....	....	....	....	....	....	....	1	....	....	.....	.....	2	4	6	L'Orignal.
5	1	3	2	2	....	1	2	....	2	....	.....	.....	6	16	22	Milton.
10	1	....	1	1	1	3	1	....	....	....	.....	.....	2	....	2	Napanee.
20	6	1	22	2	7	2	2	3	....	....	.....	.....	5	12	17	Ottawa.
7	6	2	12	....	1	....	....	1	3	....	.....	.....	1	5	6	Owen Sound.
1	2	....	1	22	....	....	....	....	2	....	.....	.....	4	2	6	Orangeville.
9	5	2	20	....	....	....	....	....	1	....	.....	.....	21	1	22	Perth.
....	....	....	....	....	4	1	1	....	....	....	.....	.....	6	.....	6	Picton.
....	5	1	14	2	....	2	1	8	1	....	.....	.....	16	1	17	Pembroke.
9	3	3	17	....	7	2	1	1	3	....	.....	.....	4	.....	4	Peterborough.
3	1	1	13	....	....	1	1	1	....	....	.....	.....	1	.....	1	Port Arthur.
....	....	....	1	....	1	....	....	....	....	....	.....	.....	2	.....	2	Parry Sound.
2	2	....	....	1	....	8	1	....	2	....	.....	.....	....	....	....	Rat Portage.
9	....	....	....	....	....	1	....	....	1	....	.....	.....	12	1	13	Simcoe.
10	8	....	3	....	....	....	3	2	....	....	.....	.....	13	....	13	St. Catharines.
4	2	1	10	2	1	1	1	5	3	....	.....	.....	32	....	32	Sarnia.
8	....	2	2	....	1	5	4	8	....	....	.....	.....	1	....	1	Stratford.
19	10	3	10	3	2	4	4	9	1	1	.....	1	10	.....	10	Sandwich.
3	....	1	7	....	3	2	1	1	4	....	.....	.....	10	3	13	St. Thomas.
....	1	....	4	....	1	3	....	2	....	....	.....	.....	17	.....	17	Sault Ste. Marie
102	99	30	91	3	14	23	19	21	6	....	.....	1	51	4	55	Toronto.
....	1	....	14	....	....	2	....	....	....	....	.....	.....	18	.....	18	Walkerton.
13	7	9	17	1	1	....	4	2	3	....	.....	1	17	.....	17	Woodstock.
13	2	4	9	1	3	....	1	....	....	....	.....	1	7	....	7	Welland.
5	7	....	5	....	1	....	....	2	....	....	.....	.....	33	8	41	Whitby.
																Lock-ups—
....	....	....	....	....	....	....	....	....	....	....	.....	.....	2	.....	2	Gore Bay.
....	....	....	....	....	....	....	1	....	....	....	.....	.....	14	.....	14	Little Current
....	....	....	....	....	....	....	....	....	....	....	.....	.....	12	1	13	Manitowaning
2	....	....	....	1	....	....	....	....	....	....	.....	.....	13	2	15	Mattawa
....	....	....	....	....	....	....	1	....	....	....	.....	.....	....	....	....	Minden.
2	....	....	11	10	3	7	4	1	....	....	.....	.....	35	6	41	Sudbury.
....	....	....	....	....	....	....	....	....	....	....	.....	.....	....	....	....	Huntsville.
5	1	5	9	....	....	....	....	....	....	....	.....	.....	....	....	....	Fort William.
....	....	....	....	....	....	....	....	....	....	....	.....	.....	....	....	....	Burk's Falls.
2	....	....	1	1	3	2	....	....	....	....	.....	.....	....	....	....	North Bay.
399	225	82	496	104	87	115	86	108	66	2	1	4	447	260	737	Total.

TABLE

Showing the offences for which prisoners were *sentenced*

Name of gaol.	Abortion.	Abusive and obscene language.	Arson.	Assault.	Assault, felonious.	Attempted suicide.	Abduction.	Bigamy.	Breaches of the peace.	Breaches of by-laws.	Burglary.	Contempt of court.	Carrying unlawful weapons.
Barrie				7	6	1					3	3	
Berlin				3							3	1	
Belleville		2		5	2			1				1	1
Brantford		1		7	1							3	
Brampton													
Brockville		2		13				1			3	1	
Bracebridge				5	1			1				1	
Cayuga		1		4							2		
Cornwall		1		3							2	8	
Cobourg				2	1			3	4		1	3	
Chatham	1	4		11					3	8	3	3	1
Goderich				2								2	
Guelph			1	11							3	2	
Hamilton		1		34							4	2	3
Kingston				4							1		
London				8	3			1			1	5	3
Lindsay				2		1		1					
L'Orignal		4		1								3	
Milton			1	2							2	2	
Napanee		2		1								2	
Ottawa		6	1	15	8				23	1	1	8	1
Owen Sound		1		7	3							5	
Orangeville				2								1	
Perth					1				1			2	
Picton				1									
Pembroke				3	2			1			3	4	1
Peterborough				2							1	2	
Port Arthur				4	1	1							
Parry Sound					1						1		
Rat Portage				6	1								
Simcoe		1		4		1						6	
St. Catharines		2	1	3								4	1
Sarnia				4				1				4	
Stratford				1				1				1	
Sandwich			2	8				1			1	8	1
St. Thomas		1	1	2	2				2	3		1	
Sault Ste. Marie				4									
Toronto		1		50	38	1		1		20	16	2	6
Walkerton				2								3	
Woodstock		1		1	1					2	4	11	
Welland		3		2	1			1			2	1	
Whitby				2							2	2	
Lock-ups -													
Gore Bay			2										
Little Current													
Manitowaning				2								1	
Mattawa									9				
Minden								1					
Sudbury		3		3		1					2		
Huntsville				1				1					
Fort William				9									
Burk's Falls													
North Bay		3		4								3	
Total	1	40	9	267	73	6		16	42	34	61	111	18

No. 8.

during the year ending 30th September, 1894.

Counterfeiting and passing counterfeit money.	Cruelty to animals.	Cutting, wounding and attempting same.	Deserting employment.	Destroying and injuring property.	Drunk and disorderly.	Embezzlement.	Escaping from and obstructing constable.	Escaping from prison.	Forgery.	Fraud or obtaining money under false pretences.	Gambling.	Giving liquor to Indians.	Name of gaol.
...	...	...	...	3	18	...	1	...	...	...	...	...	Barrie.
...	...	...	...	1	5	...	...	...	...	...	...	...	Berlin.
...	...	...	...	...	23	...	...	...	...	...	...	1	Belleville
...	1	...	...	1	68	...	...	...	...	1	...	1	Brantford.
...	...	...	...	...	...	...	...	...	1	1	...	...	Brampton.
...	1	...	...	...	76	1	...	...	...	2	...	...	Brockville.
...	...	...	...	...	4	...	...	...	3	...	...	...	Bracebridge.
...	...	1	...	1	4	...	...	...	...	...	...	1	Cayuga.
...	...	...	...	...	9	...	...	...	...	...	...	...	Cornwall.
...	...	2	...	4	19	...	1	...	...	...	...	...	Cobourg.
...	...	1	...	2	19	...	1	...	...	2	1	...	Chatham.
...	...	...	...	...	3	...	...	...	...	...	...	...	Goderich.
...	...	...	...	...	20	...	...	...	...	...	...	...	Guelph.
...	...	9	...	2	49	...	7	...	3	7	...	...	Hamilton.
...	...	...	1	...	69	...	...	...	...	...	...	...	Kingston.
...	1	7	...	...	133	...	...	...	...	4	...	1	London.
...	...	...	...	...	5	...	...	...	...	...	...	...	Lindsay.
...	...	...	...	...	1	...	...	...	...	1	...	...	L'Orignal.
...	...	...	...	...	4	1	...	...	...	1	...	...	Milton.
...	...	...	...	...	19	...	...	...	...	...	...	...	Napanee.
...	...	1	...	4	90	...	...	...	1	3	...	...	Ottawa.
...	...	...	...	...	6	...	...	...	...	2	...	...	Owen Sound.
...	...	...	...	...	...	...	...	...	...	...	...	...	Orangeville.
...	...	...	...	...	4	...	...	...	...	...	...	...	Perth.
...	...	...	...	...	...	...	...	...	...	...	...	...	Picton.
...	...	...	...	1	4	...	...	...	...	3	...	...	Pembroke.
...	...	...	...	1	8	...	...	...	...	1	...	...	Peterborough.
...	...	...	...	...	1	...	...	1	...	...	...	...	Port Arthur.
...	...	...	...	...	...	...	...	...	...	...	...	...	Parry Sound.
...	...	...	...	...	55	...	...	...	1	...	...	6	Rat Portage.
...	...	...	...	...	7	...	...	...	...	...	...	...	Simcoe.
...	...	...	1	...	17	...	...	...	...	7	...	...	St. Catharines.
1	...	...	...	1	66	...	...	...	1	1	...	...	Sarnia.
...	...	...	...	...	3	...	...	...	...	...	...	...	Stratford.
...	...	...	...	1	28	...	1	...	...	2	...	...	Sandwich.
...	...	...	...	...	17	1	...	...	...	2	...	...	St. Thomas.
...	...	...	...	...	4	...	...	...	...	2	...	1	Sault Ste. Marie.
1	2	9	...	13	708	1	9	3	2	15	1	...	Toronto.
...	...	...	...	1	8	...	1	1	1	1	2	2	Walkerton.
1	4	...	...	2	19	...	...	...	...	...	...	...	Woodstock.
...	...	...	...	2	8	...	...	...	1	2	...	...	Welland.
...	...	...	...	...	1	...	...	...	...	...	...	...	Whitby.
													Lock ups—
...	...	...	...	...	2	...	...	...	...	...	...	...	Gore Bay.
...	...	...	...	...	...	...	...	...	...	...	...	...	Little Current.
...	...	...	...	...	5	...	...	...	...	...	...	3	Manitowaning.
...	1	...	...	...	31	...	1	...	...	...	...	...	Mattawa.
...	...	...	...	...	4	...	...	...	...	...	...	...	Minden.
...	...	...	...	...	38	...	...	2	...	1	6	1	Sudbury.
...	...	...	...	...	...	...	...	...	...	...	...	...	Huntsville.
...	...	...	...	...	30	...	...	...	...	...	...	4	Fort William.
...	...	...	...	...	...	...	...	...	...	...	...	...	Bark's Falls.
...	...	...	...	1	7	...	...	...	...	1	...	...	North Bay.
3	10	30	2	41	1,719	4	22	7	14	62	10	21	Total.

TABLE No 8

Showing the offences for which prisoners were *sentenced*

Name of gaol.	Horse, cattle and sheep stealing.	Housebreaking and robbery.	Incendiarism.	Indecent assault and exposure.	Inmates and frequenters of houses of ill-fame.	Keeping houses of ill-fame.	Larceny.	Manslaughter.	Misdemeanor.	Murder.	Perjury.	Prostitution
Barrie	3	6		2	3		15					
Berlin		1				1	11					
Belleville		5				1	11					
Brantford	2			1		1	20				1	2
Brampton		1					8			1		
Brockville		3		1			12					3
Bracebridge		2			2	2	5				1	
Cayuga		1					7					
Cornwall	3				4	2	8					2
Cobourg	1			1			13					1
Chatham	3	1		1			26			4		1
Goderich	1			1							1	
Guelph							12					
Hamilton	2	31		6		1	105				1	
Kingston	1	3		1			16					
London	1	7				1	40					
Lindsey							7					
L'Orignal							3	1				
Milton	1	1					7					
Napanee	1				2	1	5					
Ottawa	1	6			13	7	74					
Owen Sound		2					16					
Orangeville							6					
Perth							4					
Picton		1					3					
Pembroke				1			15					
Peterborough		3		3	1	2	16					
Port Arthur		1				3	2					2
Parry Sound							2					
Rat Portage							9					
Simcoe	2	2		2	2		2					
St. Catharines		5					12					
Sarnia		2					18					
Stratford		4					11					2
Sandwich	1	4		5			44			1	3	6
St. Thomas				1		1	15					1
Sault Ste. Marie	1						6					
Toronto	1	59		10	36	30	312					
Walkerton	3						10					
Woodstock	2						7					1
Welland				2			13					
Whitby							11					1
Lock-ups												
Gore Bay												
Little Current	1											
Manitowaning												
Mattawa		2		1			3					
Minden												
Sudbury				5	6		15					
Huntsville							6					
Fort William		2					3					4
Burk's Falls	1						1					
North Bay						2	20					1
Total	36	159		44	69	55	987	1		6	7	27

—*Continued.*

during the year ending 30th September, 1894.

Rape and assault with intent.	Refusing bail.	Receiving stolen goods.	Seduction.	Selling liquor without license.	Shooting with intent.	Stabbing.	Threatening and seditious language.	Trespass.	Unlawful shooting.	Vagrancy.	Other offences not above enumerated.	Total.	Name of gaol.
....	.....	.....	.....	1	.....	.....	.....	2	.....	73	2	149	Barrie.
2	.....	.....	1	.....	.....	.....	1	.....	.....	5	.....	35	Berlin.
....	.....	.....	1	.....	.....	.....	.....	2	.....	29	.....	85	Belleville.
....	.....	.....	.....	.....	1	.....	.....	9	.....	21	5	147	Brantford.
...	.....	.....	.....	.....	.....	.....	.....	1	.....	15	2	30	Brampton.
....	.....	.....	.....	.....	.....	.....	.....	12	.....	27	.....	158	Brockville.
....	.....	2	.....	.....	.....	.....	.....	.....	.....	2	7	38	Bracebridge.
....	.....	.....	.....	1	.....	.....	.....	.....	.....	28	3	49	Cayuga.
....	.....	.....	.....	.....	2	.....	1	.....	.....	20	2	67	Cornwall.
....	.....	1	.....	.....	.....	.....	.....	5	.....	26	2	90	Cobourg.
....	.....	1	1	1	1	.. ..	4	.....	.....	3	3	110	Chatham.
1	.....	.....	.. ..	.....	.....	.....	.....	.....	.....	37	1	49	Goderich.
1	.....	.....	.....	.....	.....	.....	.....	2	.....	11	1	64	Guelph.
....	.....	.....	.....	1	.....	.....	.....	26	.....	35	11	340	Hamilton.
....	.....	.....	.....	.....	.....	.....	1	.....	.....	9	.....	106	Kingston.
1	.....	.....	.....	.....	.....	.....	.....	16	.....	70	2	305	London.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12	.....	28	Lindsay.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14	L'Orignal.
....	.....	.....	.....	.....	.....	.....	1	3	.....	14	4	44	Milton
....	.....	.....	.....	1	.....	.....	.....	.....	.....	13	1	48	Napanee.
....	.....	2	.....	2	.....	1	.....	.....	.....	3	2	274	Ottawa.
....	.....	1	.....	.....	.....	.....	.....	.....	.....	47	.....	90	Owen Sound.
....	... .	.....	.....	.....	.....	.....	.....	.....	.....	28	.....	37	Orangeville.
....	.....	.....	1	.....	.....	.....	.....	3	.....	40	.....	56	Perth.
....	.....	.....	.. ..	.....	.....	.....	.....	.....	.....	.....	1	9	Picton.
....	.....	...	.....	.....	.....	.....	.....	.....	.....	8	2	48	Pembroke.
....	.....	1	.....	.....	.....	.....	.....	.....	.....	27	5	73	Peterborough.
....	.....	....	.....	.....	.....	1	.....	.....	.....	11	5	33	Port Arthur.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...	4	Parry Sound.
1	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	2	89	Rat Portage.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6	3	38	Simcoe.
....	.....	.....	.....	.....	5	.....	.....	4	.....	4	8	72	St. Catharines.
....	.....	1	.. ..	.....	.....	.....	1	12	.....	33	4	150	Sarnia.
..	.....	1	.....	.....	.....	.....	.....	.....	.....	68	3	95	Stratford.
4	.....	1	.....	.....	.....	.....	.....	1	....	10	5	138	Sandwich.
1	.....	.....	.....	.....	.....	.....	.....	9	.....	2	1	63	St. Thomas.
1	.....	.....	.....	.....	2	.....	1	.....	.....	2	7	31	Sault Ste. Marie.
2	.....	11	1	14	2	.....	1	153	1	216	9	1,760	Toronto.
....	.. ..	.....	.....	.....	2	.....	.....	.....	.....	30	4	72	Walkerton.
1	.....	.....	.....	.....	.....	.....	.....	3	.....	44	5	109	Woodstock.
....	....	1	.....	.....	.....	.....	1	8	.....	82	3	133	Welland.
....	.....	.....	.....	.....	.....	.....	.....	4	.....	10	7	40	Whitby.
													Lock ups—
1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	6	Gore Bay.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	Little Current.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	13	Manitowaning.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	2	51	Mattawa.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	Minden.
....	.....	1	.....	1	.....	.....	.....	.....	.....	17	21	123	Sudbury.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8	Huntsville.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9	7	68	Fort William.
....	.....	.....	.....	.....	.....	.....	.....	.....	.....	26	.....	28	Burk's Falls.
....	.....	.....	.....	4	.....	.....	.....	3	.....	36	.....	85	North Bay.
16	.....	24	5	26	15	2	12	278	1	1,211	164	5,758	Total.

TABLE No. 9.

Showing the total number of prisoners, male and female, sentenced under each offence, during the year ending 30th September, 1894.

Offences	Male.	Female.	Total.
Abortion	1	.....	1
Abusive and obscene language	36	4	40
Arson	8	1	9
Assault	253	13	266
Assault, felonious	69	5	74
Attempted suicide	6	.....	6
Bigamy	15	1	16
Breaches of the peace	39	3	42
Breaches of by-laws	31	3	34
Burglary	60	1	61
Contempt of court	108	3	111
Carrying unlawful weapons	18	.....	18
Counterfeiting and passing counterfeit money	3	.....	3
Cruelty to animals	10	.....	10
Cutting, wounding and attempting same	30	.....	30
Deserting employment	2	.....	2
Destroying and injuring property	36	5	41
Drunk and disorderly	1,300	419	1,719
Embezzlement	3	1	4
Escaping from or obstructing constable	22	.....	22
Escaping from prison	4	3	7
Forgery	14	.....	14
Fraud and obtaining money or goods under false pretences	61	1	62
Gambling	10	.....	10
Giving liquor to Indians	21	.....	21
Horse, cattle and sheep stealing	36	.....	36
Housebreaking and robbery	153	6	159

TABLE No. 9.—*Concluded.*

Offences.	Male.	Female.	Total.
Indecent assault	41	3	44
Inmates and frequenters of houses of ill-fame	21	48	69
Keeping houses of ill-fame	12	43	55
Larceny	916	71	987
Manslaughter	1		1
Murder	3	3	6
Perjury	5	4	9
Prostitution		27	27
Rape and assault with intent	16		16
Receiving stolen property	21	3	24
Seduction	5		5
Selling liquor without license	20	6	26
Shooting with intent	15		15
Stabbing	2		2
Threatening and seditious language	11	1	12
Trespass	269	9	278
Unlawful shooting	1		1
Vagrancy	1,043	168	1,211
Other offences not enumerated	136	16	152
Total	4,887	871	5,758

TABLE

Showing the nationalities, religious denominations, social status and habits

Name of gaol.	Nationalities.						Religious	
	Canadian.	English.	Irish.	Scotch.	United States.	Other countries.	Roman Catholic.	Church of England.
Barrie	113	38	31	15	4	2	41	68
Berlin	43	4	2	2	6	16	12	10
Belleville	86	18	14	5	7	.....	46	23
Brantford	160	27	24	28	14	6	48	97
Brampton	81	50	50	18	16	7	60	81
Brockville	134	21	27	11	13	7	81	57
Bracebridge	76	34	11	3	8	2	25	51
Cayuga	43	11	1	.....	4	1	13	29
Cornwall	58	7	6	2	9	5	42	16
Cobourg	74	13	16	7	6	1	27	38
Chatham	135	9	14	3	29	8	51	27
Goderich	26	16	14	7	2	2	11	18
Guelph	84	13	12	9	7	1	40	28
Hamilton	261	66	74	16	29	16	178	115
Kingston	94	11	19	4	3	2	64	36
London	306	109	80	31	69	20	165	222
Lindsay	32	5	8	5	.....	.....	16	15
L'Orignal	21	1	2	.....	.....	.....	18	3
Milton	123	95	67	31	23	5	70	162
Napanee	39	15	7	.....	.....	2	10	18
Ottawa	312	46	40	18	21	19	316	70
Owen Sound	59	31	24	5	6	2	21	43
Orangeville	25	6	12	4	3	1	2	13
Perth	24	15	25	5	.....	2	18	29
Picton	30	2	4	1	1	.....	13	7
Pembroke	48	10	3	6	2	3	42	8
Peterborough	104	17	27	4	16	.....	64	38
Port Arthur	16	3	9	3	4	3	17	3
Parry Sound	20	2	6	1	.....	2	7	8
Rat Portage	69	10	15	9	8	6	42	24
Simcoe	46	10	6	.....	9	4	12	18
St. Catharines	58	6	12	4	12	2	27	22
Sarnia	113	8	28	18	23	9	62	33
Stratford	77	39	35	16	7	3	47	44
Sandwich	114	14	13	8	52	3	70	33
St. Thomas	66	12	6	5	16	1	20	30
Sault Ste. Marie	35	1	1	4	4	11	24	7
Toronto	1,517	499	463	96	157	54	1,044	1,030
Walkerton	55	15	12	8	10	2	14	25
Woodstock	107	23	13	5	9	4	28	43
Welland	87	46	36	7	40	8	80	72
Whitby	41	3	5	6	2	.....	13	12
Lock-ups—								
Gore Bay	4	1	3	.....	.....	1	4	2
Little Current	6	1	2	2	1	2	6	2
Manitowaning	14	.....	.....	.....	.....	.....	11	1
Mattawa	41	3	5	1	5	11	40	22
Minden	4	2	4	.....	.....	.....	6	3
Sudbury	103	9	13	3	4	15	90	9
Huntsville	8	.....	.....	.....	.....	.....	1	.....
Fort William	43	6	8	4	3	9	37	10
Burk's Falls	10	9	5	.....	2	2	6	16
North Bay	51	11	13	8	7	1	42	12
Total	5,296	1,423	1,327	448	673	283	3,244	2,806

No. 10.

of the prisoners committed during the year ending 30th September, 1894.

denominations.			Social and educational state.					Total number committed to gaol.	Name of gaol.
Presbyterian.	Methodist.	Other denominations.	Married.	Unmarried.	Neither read nor write.	Temperate.	Intemperate.		
52	38	4	46	157	24	26	177	203	Barrie.
13	16	22	34	39	7	32	41	73	Berlin.
11	48	2	43	87	48	72	58	130	Belleville.
32	52	30	87	172	63	70	189	259	Brantford.
35	31	15	44	178	49	68	154	222	Brampton.
36	31	8	68	145	46	36	177	213	Brockville.
22	29	7	45	89	7	27	107	134	Bracebridge.
1	13	4	11	49	7	16	44	60	Cayuga.
11	12	6	28	59	28	33	54	87	Cornwall.
12	30	10	56	61	26	45	72	117	Cobourg.
20	73	27	66	132	29	134	64	198	Chatham.
15	20	3	30	37	7	17	50	67	Goderich.
30	18	10	37	89	21	56	70	126	Guelph.
40	99	30	136	326	68	94	368	462	Hamilton.
11	20	2	30	103	24	26	107	133	Kingston.
63	125	40	189	426	62	178	437	615	London.
9	9	1	21	29	8	26	24	50	Lindsay.
1	2	.....	11	13	13	9	15	24	L'Orignal.
66	35	11	21	323	8	36	308	344	Milton.
4	23	8	16	47	12	19	44	63	Napanee.
41	13	16	385	71	145	143	313	456	Ottawa.
22	16	25	48	79	47	50	77	127	Owen Sound.
10	12	11	40	11	10	29	22	51	Orangeville.
13	6	5	29	42	23	27	44	71	Perth.
1	14	3	9	29	6	16	22	38	Picton.
10	6	6	23	49	32	18	54	72	Pembroke.
19	31	16	34	134	32	106	62	168	Peterborough.
13	.....	5	6	32	7	11	27	38	Port Arthur.
7	7	2	9	22	8	13	18	31	Parry Sound.
30	3	18	32	85	24	18	99	117	Rat Portage.
.....	20	25	29	46	18	34	41	75	Simcoe.
9	30	6	26	68	13	31	63	94	St. Catharines.
35	42	27	55	144	38	89	110	199	Sarnia.
37	29	20	70	107	22	61	116	177	Stratford.
19	55	27	64	140	35	83	121	204	Sandwich.
14	20	22	37	69	12	75	31	106	St. Thomas.
5	5	15	19	37	20	23	33	56	Sault Ste. Marie.
304	300	108	1,243	1,543	408	922	1,864	2,786	Toronto.
21	23	19	47	55	18	44	58	102	Walkerton.
34	38	18	43	118	38	66	95	161	Woodstock.
26	36	10	24	200	25	75	149	224	Welland.
10	16	6	23	34	34	27	30	57	Whitby.
									Lock-ups—
1	1	1	5	4	2	1	8	9	Gore Bay.
3	3	.....	2	12	4	.....	14	14	Little Current.
.....	1	1	7	7	6	6	8	14	Manitowaning.
2	2	.....	14	52	18	8	58	66	Mattawa.
.....	1	.....	5	5	1	3	7	10	Minden.
5	3	40	35	112	50	83	64	147	Sudbury.
1	3	3	2	6	.....	7	1	8	Huntsville.
4	3	19	20	53	34	28	45	73	Fort William.
3	3	.....	4	24	2	28	.....	28	Burk's Falls.
21	15	1	29	62	42	45	46	91	North Bay.
1,204	1,481	715	3,437	6,013	1,731	3,190	6,260	9,450	Total.

TABLE

Showing the occupations, trades or callings of the prisoners

Name of gaol.	Agents and commercial travellers.	Auctioneers.	Bakers.	Barbers.	Bartenders.	Blacksmiths and boiler makers.	Boot and shoemakers.	Boys (no occupation).	Brewers and distillers.	Bricklayers and bricklayers.	Broom, brush and basketmakers.	Butchers.	Cabinetmakers and upholsterers.	Carpenters and joiners.	Carriage and waggon makers.	Cigarmakers.
Barrie			3			1	3	11		1		1		4	1	
Berlin	3		3	1	1			3					3	2		
Belleville	1		1		1	1	1	5				1		2		
Brantford				1		5	4	11		2	3	1	1	8	2	
Brampton			2	1		2	4	4				2		2		2
Brockville	1		1	2	1	4	2	1		6	2		1	1		1
Bracebridge	2					3	2	3		1		1		3		
Cayuga			1	1			4									
Cornwall				2						2		2		2		
Cobourg			1			2	2	8		3			1	1		
Chatham	2		1	4			6	6		3	2	2				1
Goderich	1					1	3	2								
Guelph	1		1	2	1	2		8				3	2	6		1
Hamilton	5			3		4	5	21		2	2	7	2	10	1	2
Kingston			2	1		3	3			1				2		
London	14		6	7	5	10	10	11		4	2	7	1	16	2	30
Lindsay								4				1		2		
L'Orignal	1		1			1		1			1			1		
Milton	7		6	1		6	10	3					1	4		2
Napanee			1			2		1								
Ottawa	4		2	8		1	4	32		2		2		10		
Owen Sound	1			1		1	1	6		1		1	1	5		1
Orangeville							1	3						2		
Perth						1		4						1		
Picton			1			1								3		
Pembroke						1							3	4		
Peterborough			1		2	4	2			2		7		8	1	
Port Arthur			1			4								1		
Parry Sound			1									1				
Rat Portage						1	1	4								
Simcoe								2		2		3		2		3
St. Catharines			2	1		2	3	2				1		3	2	1
Sarnia			2	1	1	5	1	6		3		1		4		1
Stratford	3	5	1			3	5						3	3		2
Sandwich	4		4	1	5	1		2				5		2		
St. Thomas	3				1	1		3								5
Sault Ste. Marie	1					1						1		2		
Toronto	14		21	14	13	31	64	59		15	6	34	15	36	1	20
Walkerton	2						2	1					1	5		5
Woodstock	1		2		1	1	1	5				2	5	2		1
Welland	2		2	1		5	2	7			1			7		2
Whitby	1		2				2	1								
Lock-ups—																
Gore Bay														1		
Little Current														1		
Manitowaning																
Mattawa						3	1					1	1			
Minden														1		
Sudbury			1	1		4				1		1		4		
Huntsville								1								
Fort William			1							2				2		
Burk's Falls																
North Bay			4		5	7		16		1			2	4		1
Total	104	5	81	54	37	135	150	247		54	19	86	43	179	10	78

No. 11.

committed during the year ending 30th September, 1894.

Clerks, bookkeepers and students.	Collectors.	Contractors.	Constables.	Coopers.	Dentists.	Doctors and druggists.	Dressmakers.	Engravers.	Engineers and machinists.	Farmers and yeomen.	Gardeners.	Grocers.	Harness and trunk-makers.	Hatters.	Hotel-keepers and licensed victuallers.	Name of gaol.
1						1				8	1					Barrie.
1						1			3	2						Berlin.
2						1				9	1	1				Belleville.
2				1				1	3	19	2				1	Brantford.
				1		2			8	1			1			Brampton.
				1			1		3	12	3		1			Brockville.
									6	20						Bracebridge.
2				1									3		1	Cayuga.
										8						Cornwall.
2				1	1				3	9	1					Cobourg.
1									7	33	1					Chatham.
2										9						Goderich.
										8	1				1	Guelph.
5				1		1			19	1	1			1		Hamilton.
				1					3	10			2			Kingston.
5		1		4		1	5		10	46	10	2	2	3		London.
		2							1	6						Lindsay.
										4						L'Orignal.
				4					10	2	1		3			Milton.
1							1		1	4	3					Napanee.
7		2	2						4	11			4		1	Ottawa.
1				2			2		2	10	1					Owen Sound.
										6						Orangeville.
									1	2			3			Perth.
										3						Picton.
2										8	1					Pembroke.
5									2	3		2				Peterborough.
							1								1	Port Arthur.
									2	6						Parry Sound.
				1					3	1						Rat Portage.
1				1					1	7						Simcoe.
1				1		1				8				1		St. Catharines.
3		1		2		1			4	4	2	1			1	Sarnia.
									2	7			1			Stratford.
3									6	14	1					Sandwich.
2									2	7						St. Thomas.
										2						Sault Ste. Marie.
60	1		7	5		5	16	2	19	54	9	3	4	6	5	Toronto.
						1			2	9			2			Walkerton.
1				1	1				7	8			1			Woodstock.
3				1					7	10			1			Welland.
							1		2	3						Whitby.
																Lock ups—
									1	1						Gore Bay.
1																Little Current.
					1											Manitowaning.
										1						Mattawa.
										3						Minden.
1									2	1					1	Sudbury.
										2						Huntsville.
2																Fort William.
										1						Burk's Falls.
2										20					1	North Bay.
119	1	6	9	29	3	15	27	3	176	403	39	9	28	11	13	Total.

TABLE

Showing the occupations, trades or callings of the prisoners

Name of gaol.	Householders.	Labourers.	Lawyers.	Lumbermen.	Masons and stone-cutters.	Merchants and traders.	Millwrights and wheel-wrights.	Millers.	Moulders.	Pedlars and hawkers.	Printers	Plumbers and painters.	Photographers.	Prostitutes.	Railway employees.	Ropemakers.
Barrie		134		1					2	1		1				
Berlin		25				1			3			3		1		
Belleville	7	66								1	1	5				
Brantford	8	132			2			1	15			8				
Brampton		102			2				8	1	1	5			4	
Brockville	6	95			3				3	1		17		3	2	
Bracebridge		62			1			1	2		2			2		
Cayuga		29														
Cornwall	4	51			2				3	1	1	1				
Cobourg		47	1		2				2		4	1		3		
Chatham		68			2	4			2			6		7		1
Goderich		26			1	1			2			1				
Guelph	6	37			9				3			1				
Hamilton		227			4				21	7	1	6				
Kingston		49			2				2	1	2	1				
London	12	195		2	4	3		1	19	1	3	17			15	6
Lindsay		17														
L'Orignal		9														
Milton		229			3			2	10	1	3	12				
Napanee		25			2						1	2				
Ottawa	21	254			3		1		2	3	5	3		18		
Owen Sound	3	71				1					1				1	
Orangeville		20			1											
Perth	4	40						1				2				
Picton		21			3							1				
Pembroke		37			5				1							
Peterborough	1	74						4	3		1	2				
Port Arthur	1	18										1		2	2	
Parry Sound		11								2						
Rat Portage		86	2									1				
Simcoe		30			1				1	3		1				
St. Catharines		35								2	2	5				
Sarnia		107	1						5			7				
Stratford		105							1	2		1		2	5	
Sandwich		101			3				2		2	6			2	
St. Thomas	5	36			1				1		1	9		2	4	
Sault Ste. Marie		26		2	1			1							1	
Toronto	10	750	2		24	24			44	27	47	94	2	345	18	1
Walkerton		44		1				1		1	1					
Woodstock		71	1	1	1				6		2	9	2	1	3	
Welland		108			5				6	2		6			5	
Whitby		26							1			2				
Lock-ups—																
Gore Bay		2														
Little Current		11														
Manitowaning		10						1								
Mattawa		56										1		2		
Minden		5														
Sudbury		91			1	2				1	1	2		8	1	
Huntsville		5														
Fort William		20												4	6	
Burk's Falls		22		1							1					
North Bay		10		6	1										7	
Total	88	3,928	7	14	89	36	1	13	170	58	83	240	4	400	76	8

No. 11.—*Concluded.*

committed during the year ending 30th September, 1894.

Sailors and fishermen.	School and music teachers.	Servants and washerwomen.	Tailors.	Tanners and curriers.	Teamsters, drivers and grooms.	Telegraph operators.	Tinsmiths.	Watchmakers and jewellers.	Weavers and woolworkers.	Whitewashers and plasterers.	Woodturners.	No occupation.	Other occupations not enumerated.	Total.	Name of gaol.
1	....	12	4	....	1	....	....	....	....	1	....	5	4	203	Barrie.
2	....	2	1	....	....	....	....	....	1	....	1	2	8	73	Berlin.
1	....	12	5	....	....	....	....	....	1	....	....	1	3	130	Belleville.
....	....	11	7	....	....	....	....	....	1	1	....	....	16	259	Brantford.
11	....	....	5	2	..	1	4	4	4	2	2	9	16	222	Brampton.
6	....	7	4	....	4	1	....	3	....	1	....	4	9	213	Brockville.
....	....	1	....	....	1	....	1	....	....	1	....	2	17	134	Bracebridge.
3	....	2	....	....	5	1	....	....	....	....	....	4	3	60	Cayuga.
8	....	....	....	....	2	....	....	....	....	....	....	....	3	87	Cornwall.
1	....	12	..	....	1	1	1	....	....	....	1	....	5	117	Cobourg.
6	3	4	3	....	2	....	1	3	....	2	..	7	8	198	Chatham.
4	2	1	..	....	....	....	....	1	....	....	....	9	1	67	Goderich.
....	....	10	3	....	..	....	....	2	2	....	....	6	7	126	Guelph.
4	1	10	7	....	6	....	4	2	..	....	....	17	52	462	Hamilton.
11	....	....	....	....	....	....	1	....	1	....	....	27	8	133	Kingston.
10	4	53	7	2	15	1	3	2	4	6	5	7	4	615	London.
....	....	6	....	1	....	....	....	....	....	....	....	3	7	50	Lindsay.
....	....	2	....	....	....	....	1	....	....	....	....	2	.....	24	L'Orignal.
5	....	3	6	....	3	....	1	....	3	1	....	....	2	344	Milton.
4	....	3	4	....	....	1	2	....	1	1	....	....	3	63	Napanee.
2	1	27	1	....	2	....	2	....	2	3	....	5	5	456	Ottawa.
4	....	4	1	....	1	....	1	....	....	....	....	1	1	127	Owen Sound.
....	....	3	1	....	....	....	....	....	....	....	..	10	4	51	Orangeville.
....	....	1	....	....	....	....	....	....	....	....	....	7	1	71	Perth.
1	....	....	1	....	....	....	....	....	1	....	....	....	2	38	Picton.
....	....	....	....	....	....	....	1	....	1	....	....	8	....	72	Pembroke.
....	4	7	1	2	1	....	1	1	..	1	....	19	7	168	Peterborough.
1	....	3	..	....	....	..	1	....	....	....	....	....	1	38	Port Arthur.
2	....	....	....	....	....	....	....	....	....	....	....	4	2	31	Parry Sound.
....	....	3	....	....	....	....	....	....	....	....	....	8	6	117	Rat Portage.
1	....	2	....	1	....	....	....	....	1	....	....	13	.....	75	Simcoe.
8	....	5	....	....	2	....	....	....	1	....	....	1	4	94	St. Catharines.
10	....	....	2	....	....	....	1	1	....	....	....	5	16	199	Sarnia.
1	....	3	1	....	1	....	....	2	2	....	2	10	4	177	Stratford.
2	2	14	2	..	4	....	....	....	1	2	....	9	6	204	Sandwich.
2	....	4	4	....	2	....	1	1	2	....	....	....	9	106	St. Thomas.
11	....	....	....	....	....	....	....	....	....	....	....	....	7	56	Sault Ste. Marie.
26	8	330	54	4	85	2	19	3	10	18	2	168	80	2,786	Toronto.
2	1	....	....	....	....	....	....	....	....	....	....	7	14	102	Walkerton.
2	....	2	2	....	2	....	3	....	....	....	....	7	6	161	Woodstock.
10	1	3	2	1	11	....	2	....	....	....	....	3	18	224	Welland.
....	....	8	1	....	1	....	....	....	2	....	....	3	.....	57	Whitby.
															Lock-ups—
3	....	....	....	....	....	....	....	....	....	....	....	....	1	9	Gore Bay.
1	....	....	....	....	....	....	....	....	....	....	....	....	....	14	Little Current.
....	....	....	....	....	....	....	....	....	....	....	....	2	....	14	Manitowaning.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	66	Mattawa.
....	....	1	....	....	....	....	....	....	....	....	....	....	....	10	Minden.
2	....	1	1	....	....	....	....	....	....	....	....	....	19	147	Sudbury.
....	....	....	....	....	....	....	....	....	....	....	....	....	....	8	Huntsville.
2	....	....	.	....	4	....	2	....	....	....	....	18	10	73	Fort William.
....	....	....	....	....	....	....	....	....	....	....	....	....	3	28	Burk's Falls.
....	....	3	....	....	1	....	....	....	....	....	....	....	.....	91	North Bay.
175	27	575	130	13	147	8	53	25	41	40	13	413	402	9,450	Total.

TABLE

Showing the number of escapes and deaths, the revenue derived from prison labor, number of prisoners in custody during

Name of gaol.	Prisoners who escaped and evaded recapture.	Prisoners who escaped and were recaptured.	Prisoners who died.	Actual cash revenue derived from prison labor.	Cost of daily rations for prisoners.
				$ c.	c.
Barrie		1			8 2/3
Berlin					8 1/3
Belleville					6 1/2
Brantford					6 1/2
Brampton					6 1/2
Brockville		1			5 5/7
Bracebridge	2				30
Cayuga					9
Cornwall					10
Cobourg	2				9
Chatham					5 1/2
Goderich					10
Guelph					10
Hamilton	1				6 4/7
Kingston		1			7 1/2
London					5 1/2
Lindsay		1			5 1/2
L'Orignal					6 1/2
Milton					5
Napanee					7
Ottawa	1	1		130 00	4 1/2
Owen Sound					10 1/2
Orangeville					7
Perth				31 50	6 1/2
Picton		2			9 1/2
Pembroke					6 1/2
Peterborough					12 1/2
Port Arthur					10 1/2
Parry Sound					30
Rat Portage					
Simcoe		2			8 1/2
St. Catharines					7 1/2
Sarnia					6 5/7
Stratford					8 1/2
Sandwich					10 1/2
St. Thomas	1				6 5/7
Sault Ste. Marie					10
Toronto			2		5 1/2
Walkerton					5 1/2
Woodstock		1	1	100 00	7
Welland					8
Whitby	2				6 2/3
Lock-ups—					
Gore Bay					30
Little Current					30
Manitowaning					30
Mattawa					30
Minden	1				30
Sudbury	1	1			45
Huntsville					
Fort William					12 1/2
Burk's Falls		1			30
North Bay					45
Total	11	12	3	261 50	

No. 12.

the cost of diet, the accommodation of the various gaols, and the highest and lowest the year ending 30th September, 1894.

Are regulations with respect to dietary observed?	Number of cells in each gaol.	Number of distinct corridors or wards in each gaol.	Greatest number of prisoners confined in gaol at any time during the year.	Lowest number of prisoners confined in gaol at any time during the year.	Name of gaol.
Yes.	24	8	33	12	Barrie.
"	25	5	11	.....	Berlin.
"	38	7	19	8	Belleville.
"	24	6	21	4	Brantford.
"	25	4	13	3	Brampton.
"	20	2	29	5	Brockville.
"	5	2	9	1	Bracebridge.
"	14	4	15	2	Cayuga.
"	17	5	23	3	Cornwall.
"	24	4	21	4	Cobourg.
"	26	3	18	2	Chatham.
"	12	4	23	7	Goderich.
"	33	5	15	3	Guelph.
"	50	6	38	13	Hamilton.
"	58	7	25	6	Kingston.
"	57	9	53	12	London.
"	24	5	11	3	Lindsay.
"	18	6	13	5	L'Orignal.
"	23	4	17	1	Milton.
"	18	4	15	.....	Napanee.
"	93	15	39	11	Ottawa.
"	32	6	30	4	Owen Sound.
"	22	4	18	12	Orangeville.
"	28	4	22	11	Perth.
"	26	5	7	.....	Picton.
"	24	4	15	4	Pembroke.
"	12	4	26	8	Peterborough.
"	22	5	15	1	Port Arthur.
"	5	4	7	.....	Parry Sound.
"	11	2	9	2	Rat Portage.
"	24	8	11	1	Simcoe.
"	38	6	22	2	St. Catharines.
"	19	7	30	5	Sarnia.
"	36	6	27	7	Stratford.
"	32	4	24	2	Sandwich.
"	16	6	17	2	St. Thomas.
"	34	7	12	1	Sault Ste. Marie.
"	270	19	197	115	Toronto.
"	24	8	12	1	Walkerton.
"	32	5	27	4	Woodstock
"	49	5	52	1	Welland.
"	25	6	11	2	Whitby.
					Lock-ups—
No.	5	2	2	.....	Gore Bay.
Yes.	5	2	2	.....	Little Current.
No.	5	2	4	1	Manitowaning.
Yes.	5	2	9	1	Mattawa.
Nearly.	6	1	3	.....	Minden.
Yes.	12	2	13	1	Sudbury.
"	7	2	2	.....	Huntsville.
"	11	2	15	1	Fort William.
No.	7	2	3	.....	Burk's Falls.
Yes.	7	2	12	1	North Bay.
.....	.....	.....	.....	.....	Total.

TABLE

Showing the number of prisoners, how maintained, cost of maintenance, and

Name of gaol.	How maintained.						
	Total number of prisoners committed during the year.	Number of prisoners whose maintenance was defrayed by province.	Number of prisoners whose maintenance was defrayed by the municipalities.	Number of days custody of Government prisoners.	Number of days custody of municipal prisoners.	Cost of food, fuel and clothing.	Cost of official salaries.
						$ c.	$ c.
Barrie	203	77	126	2,677	5,232	2,042 31	1,911 00
Berlin	73	29	44	713	672	552 17	1,250 00
Belleville	130	61	69	1,933	2,897	729 00	1,550 00
Brantford	259	74	185	1,237	2,964	1,342 28	1,575 00
Brampton	222	15	207	822	1,643	534 37	1,150 00
Brockville	213	59	154	1,401	3,181	660 00	1,570 00
Bracebridge	134	134	.....	1,499	.....	.....	575 00
Cayuga	60	21	39	977	1,535	481 94	1,225 00
Cornwall	87	45	42	2,309	1,039	683 35	1,315 00
Cobourg	117	50	67	1,544	3,500	1,146 36	1,625 00
Chatham	198	72	126	1,363	1,538	629 92	1,713 50
Goderich	57	15	52	397	4,113	579 31	1,420 00
Guelph	126	43	83	1,198	1,644	1,050 34	1,350 00
Hamilton	462	194	268	3,893	4,273	1,337 90	3,150 00
Kingston	133	42	91	1,356	3,320	1,182 94	1,950 00
London	615	111	504	2,198	7,038	2,174 34	3,550 00
Lindsay	50	20	30	863	1,734	436 19	1,180 00
L'Orignal	24	9	15	405	2,519	425 24	1,165 00
Milton	344	31	313	806	1,925	231 81	1,015 66
Napanee	63	16	47	620	1,380	573 98	1,050 00
Ottawa	456	110	346	2,804	5,753	2,150 25	2,230 00
Owen Sound	127	42	85	1,003	4,097	2,259 42	1,860 00
Orangeville	51	16	35	429	5,149	686 09	1,300 00
Perth	71	11	60	465	5,172	793 80	1,660 00
Picton	38	12	26	661	80	250 70	1,015 00
Pembroke	72	44	28	1,435	1,651	292 91	1,306 50
Peterborough	168	28	140	993	4,863	1,190 07	1,350 00
Port Arthur	38	38	.....	3,209	.....	761 32	1,337 00
Parry Sound	31	31	.....	688	.....	270 60	450 00
Rat Portage	117	117	.....	1,747	.....	672 80	2,044 00
Simcoe	75	22	53	189	913	247 98	1,050 00
St. Catharines	94	37	57	1,016	1,407	736 26	1,400 00
Sarnia	199	48	151	1,288	3,337	803 71	1,550 00
Stratford	177	29	148	1,537	3,847	1,471 62	1,438 50
Sandwich	204	108	96	2,866	1,629	1,167 87	2,100 00
St. Thomas	106	56	50	1,692	1,371	212 83	1,862 50
Sault Ste. Marie	56	56	.....	1,490	.....	509 14	1,100 00
Toronto	2,786	717	2,069	14,935	42,915	8,721 82	13,338 80
Walkerton	102	43	59	532	1,452	550 63	1,375 00
Woodstock	161	47	114	1,531	3,655	1,179 62	1,700 00
Welland	224	44	180	858	5,631	1,606 38	1,854 00
Whitby	57	38	19	797	520	478 38	1,625 00
Lock ups—							
Gore Bay	9	9	.....	67	.....	84 90	200 00
Little Current	14	14	.....	50	.....	71 95	200 00
Manitowaning	14	14	.....	171	.....	119 80	200 00
Mattawa	66	14	52	98	54	61 20	300 00
Mineden	10	.....	10	.....	25	7 50	150 00
Sudbury	147	147	.....	1,591	.....	.....	400 00
Huntsville	8	7	1	33	3	.....	200 00
Fort William	73	73	.....	2,388	.....	683 81	800 00
Burk's Falls	28	28	.....	109	.....	146 72	300 00
North Bay	91	78	13	1,042	55	141 75	575 00
Total	9,450	3,196	6,254	76,225	146,324	45,115 58	79,790 80

No. 13.

salaries of the various gaol officials, for the year ending 30th September, 1894.

Expenditure.					Salaries.				
Cost of repairs.	Total gaol expenditure for the year.	Average cost per prisoner for food, clothing, fuel and repairs.	Average cost per prisoner for salaries and wages.	Average cost per prisoner for entire gaol expenditure.	Gaolers.	Turnkeys.	Matrons.	Gaol surgeons.	Name of gaol.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
204 89	4,148 20	11 02	9 41	20 43	800 00	646 00	265 00	200 00	Barrie.
.....	1,802 17	7 56	17 12	24 68	560 00	450 00	140 00	100 00	Berlin.
.....	2,279 00	5 61	11 92	17 53	600 00	450 00	300 00	200 00	Belleville.
79 89	2,997 17	5 49	6 08	11 57	725 00	500 00	150 00	200 00	Brantford.
220 42	1,904 79	3 40	5 18	8 58	500 00	400 00	200 00	50 00	Brampton.
68 48	2,298 48	3 42	7 37	10 79	800 00	520 00	150 00	100 00	Brockville.
.....	575 00	.....	4 29	4 29	400 00	.....	50 00	125 00	Bracebridge.
33 25	1,740 19	8 58	20 42	29 00	600 00	365 00	120 00	140 00	Cayuga.
.....	1,998 35	7 85	15 11	22 96	740 00	250 00	100 00	225 00	Cornwall.
284 36	3,055 72	12 22	13 89	26 11	800 00	500 00	200 00	125 00	Cobourg.
.....	2,343 42	3 18	8 65	11 83	800 00	437 50	301 00	175 00	Chatham.
110 21	2,109 52	10 29	21 19	31 48	600 00	500 00	200 00	120 00	Goderich.
.....	2,400 34	8 34	10 11	19 05	600 00	450 00	200 00	100 00	Guelph.
452 08	4,939 98	3 87	6 82	10 69	1,000 00	1,300 00	350 00	500 00	Hamilton.
712 39	3,845 33	14 25	14 66	28 91	800 00	800 00	200 00	150 00	Kingston.
1,175 44	6,899 78	5 44	5 77	11 21	750 00	1,809 00	700 00	300 00	London.
72 05	1,688 24	10 16	23 60	33 76	500 00	400 00	200 00	80 00	Lindsay.
.....	1,590 24	17 72	48 54	66 26	600 00	365 00	150 00	50 00	L'Orignal.
15 55	1,262 36	71	2 95	3 66	500 00	365 00	100 00	50 00	Milton.
200 00	1,823 98	12 28	16 67	28 95	475 00	400 00	100 00	75 00	Napanee.
103 48	4,483 73	4 94	4 89	9 83	650 00	1,030 00	350 00	200 00	Ottawa.
76 60	4,135 42	18 39	14 17	32 56	700 00	500 00	300 00	300 00	Owen Sound.
9 70	1,995 79	13 64	25 49	39 13	600 00	400 00	200 00	100 00	Orangeville.
10 00	2,463 80	11 32	23 38	34 70	900 00	400 00	200 00	160 00	Perth.
.....	1,265 70	6 59	26 71	33 30	500 00	365 00	100 00	50 00	Picton.
.....	1,599 41	4 07	18 14	22 21	600 00	456 50	150 00	100 00	Pembroke.
.....	2,540 07	7 68	8 03	15 11	650 00	400 00	150 00	150 00	Peterborough.
17 24	2,115 56	20 49	35 18	55 67	600 00	362 00	175 00	200 00	Port Arthur.
.....	720 60	8 73	14 51	23 24	400 00	.....	50 00	.....	Parry Sound.
32 50	2,749 30	6 02	17 47	23 49	900 00	744 00	200 00	200 00	Rat Portage.
57 00	1,354 98	4 06	14 00	18 06	400 00	350 60	200 00	100 00	Simcoe.
.....	2,226 26	7 83	15 85	23 68	720 00	420 00	200 00	150 00	St. Catharines.
171 67	2,525 38	4 20	7 79	12 69	650 00	500 00	250 00	150 00	Sarnia.
688 70	3,598 82	12 20	8 13	20 33	600 00	463 50	250 00	125 00	Stratford.
477 20	3,745 07	8 06	10 29	18 35	600 00	1,050 00	250 00	200 00	Sandwich.
.....	2,075 33	2 00	17 57	19 57	600 00	912 50	200 00	150 00	St. Thomas.
8 38	1,817 52	9 24	23 21	32 45	600 00	400 00	100 00	200 00	Sault Ste. Marie.
922 21	22,982 83	3 46	4 78	8 24	3,000 00	5,860 00	990 00	1,140 00	Toronto.
108 57	2,034 20	6 46	13 48	19 94	650 00	375 00	250 00	100 00	Walkerton.
53 76	2,933 38	7 66	10 55	18 21	800 00	500 00	200 00	200 00	Woodstock.
50 00	3,510 38	7 39	8 28	15 67	600 00	900 00	254 60	100 00	Welland.
140 37	2,243 75	10 85	28 51	39 36	800 00	450 00	175 00	200 00	Whitby.
									Lock-ups —
.....	284 90	9 43	22 22	31 65	200 00	.....	.....	.....	Gore Bay.
2 50	274 45	5 32	14 28	19 60	200 00	.....	.....	.....	Little Current.
.....	319 80	8 56	14 28	22 84	200 00	.....	.....	.....	Manitowaning.
8 50	369 70	1 06	4 54	5 60	300 00	.....	.....	.....	Mattawa.
.....	157 50	75	15 00	15 75	150 00	.....	.....	.....	Minden.
.....	400 00	.....	2 72	2 72	400 00	.....	.....	.....	Sudbury.
.....	200 00	.....	25 00	25 00	200 00	.....	.....	.....	Huntsville.
85 20	1,569 01	10 53	10 96	21 49	500 00	.....	100 00	200 00	Fort William.
1 05	447 77	5 28	10 71	15 99	250 00	.....	50 00	.....	Burk's Falls.
75 00	791 75	2 38	6 32	8 70	400 00	.....	75 00	100 00	North Bay.
6,728 04	131,634 42	5 49	8 45	13 94	32,470 00	27,737 00	9,595 00	7,640 00	Total.

TABLE No. 14.

Showing the daily cost per prisoner in each of the gaols, excluding the district lock-ups, for the year ending the 30th September, 1894.

Name of gaol.	Number of prisoners committed during the year.	Total days' stay of prisoners during the year.	Cost of fuel, food and clothing.	Average cost per day for each prisoner.
			$ c.	cts.
Barrie	203	7,909	2,032 31	25.69
Berlin	73	1,385	552 17	39.86
Belleville	130	4,830	729 00	15.09
Brantford	259	4,201	1,342 28	31.95
Brockville	213	4,582	660 00	14.40
Bracebridge	134	1,499	.....	.....
Brampton	222	2,465	534 37	21.67
Cayuga	60	2,512	481 94	19.18
Cornwall	87	3,348	683 35	20.41
Cobourg	117	5,044	1,146 56	22.72
Chatham	198	2,901	629 92	21.71
Goderich	67	4,510	579 31	12.84
Guelph	126	2,842	1,050 34	36.95
Hamilton	462	8,166	1,337 90	16.38
Kingston	133	4,676	1,182 94	25.29
London	615	9,236	2,174 34	23.54
Lindsay	50	2,597	436 19	16.79
L'Original	24	2,924	425 24	14.54
Milton	344	2,729	231 81	8.49
Napanee	63	2,000	573 98	28.69
Ottawa	456	8,557	2,150 25	25.13
Owen Sound	127	5,700	2,259 42	39.63
Orangeville	51	5,578	686 09	12.29
Perth	71	5,637	793 80	14.08
Picton	38	741	250 70	33.83
Pembroke	72	3,086	292 91	9.49
Peterborough	168	5,856	1,190 07	20.32
Port Arthur	38	3,209	761 32	23.72
Parry Sound	31	688	270 60	39.33
Rat Portage	117	1,747	672 80	38.51
Simcoe	75	1,402	247 98	17.68
St. Catharines	94	2,423	736 26	30.38
Sarnia	199	4,625	803 71	17.37
Stratford	177	5,384	1,471 62	27.33
Sandwich	204	4,495	1,167 87	25.98
St. Thomas	106	3,063	212 83	6.94
Sault Ste. Marie	56	1,490	509 14	34.16
Toronto	2,786	57,850	8,721 82	15.07
Walkerton	102	1,984	550 63	27.75
Woodstock	161	5,186	1,179 62	22.74
Welland	224	6,489	1,606 38	24.75
Whitby	57	1,317	478 38	36.32
Total	8,990	216,863	43,797 95	20.10

SEPARATE REPORTS UPON COMMON GAOLS.

Barrie Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	172	150	203
Greatest number confined at any one time	30	30	33
Number of re-committals - - -	36	26	36
Total cost of maintaining gaol - -	$4,533.39	$4,901.39	$4,148.20

Copies of my reports made to the Government by me upon this gaol, are annexed:

An inspection of this gaol was made by me on the 16th March. There were twenty-six prisoners in custody, twenty-four males and two females.

One of the males was waiting trial for murder; one was serving a sentence of two months in gaol for using threats, and another three months for destroying property; two were under sentence to the central prison for ten and twelve months respectively, for shop-breaking; two were insane, and the remainder were vagrants and drunks.

One of the females was insane, and the other a vagrant.

I ordered the woodwork around the water-closets at the end of corridors to be removed as it affords a shelter for prisoners who may be disposed to attack the gaoler or turnkey, the door of entry being immediately adjoining it. Also that the wooden door be put on the opposite side to open in against the wall, and that an iron barred door be put in its place.

The general condition of the building was satisfactory. The beds, bedding, corridors and cells were clean and in good order. The drainage is good and ventilation fair. The water supply is from the town system. There were thirty suits of prison clothing and nine suits of civilians' clothing in good order.

The food supplies were found to be of good quality; they are obtained by contract, and furnished according to the gaol dietary regulations.

The books were written up to date.

I inspected this gaol on the 19th October, and found twenty-four men and four women in custody. Of the former, three were awaiting trial for aggravated assault, arson and stabbing; and the others were under sentence—two for larceny, one for burglary, sixteen for vagrancy and one for drunkenness. One of the male prisoners who is insane and blind, has been in the gaol nine years as an imbecile.

Two of the women were committed for vagrancy and the other two as insane.

A better diet than that prescribed for prisoners was ordered for the old people who were formerly residents of the locality and now in gaol on account of their poverty.

Since my last inspection some new flooring has been laid and general repairs made to the building. Everything was in good order.

BERLIN GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	72	79	73
Greatest number confined at any one time	11	11	11
Number of re-committals - - -	31	23	22
Total cost of maintaining gaol -	$1,764.57	$1,812.80	$1,802.17

A copy of a report, made to the Government by me upon this gaol, is annexed.

I inspected the Berlin gaol on the 27th January, when there were only three male prisoners in custody—no females. One was waiting trial on a charge of rape; one was a vagrant, and the third had been certified as insane. The beds, bedding, cells, corridors, etc., were well kept; and the building generally was in good order. The drainage and ventilation are satisfactory. The water supply is from the town system. The food supplies are contracted for, and served according to the gaol regulations. There were eight suits of clothing in good order. The books were correctly kept.

Since my last inspection a furnace has been put in the building, for heating with steam. Water-closets have also been placed in the corridors, and connections made with the town sewers. The building is lighted by gas, and supplied with town water.

I instructed Mr. Aikens to make the second inspection of this gaol, a copy of his report is annexed:

When I visited Berlin Gaol on July 23rd only one boy prisoner was in custody. His offence was for being drunk and disorderly. The gaol had just received its annual coat of kalsomine. Some papering and painting had also been recently done, so that inside it presented quite a fresh and clean appearance. The turnkey accompanied me over the premises. The old wooden bedsteads still remain. The prisoner was employed in the kitchen and at work cleaning the cells. The general condition of the building was very satisfactory, and the books were in the same condition.

BELLEVILLE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	160	180	130
Greatest number confined at any one time	21	23	19
Number of re-committals - - -	16	36	21
Total cost of maintaining gaol - -	$2,250.00	$2,259.00	$2,279.00

I inspected this gaol on the 8th January, when I found eight men and three women in custody.

The building was in satisfactory order. The beds, bedding, cells and corridors were clean and well kept.

The drainage and ventilation are well provided for. The books were found to be properly written up to date.

The prisoners were held for the following offences: Males—Bigamy, one; larceny, three; vagrancy, four. Females—Keeping house of ill fame, one; vagrancy, two.

There were 15 suits of clothing on hand.

I beg again to call the attention of the county authorities to the necessity of heating the court house, registry office and gaol by steam; also the placing of the water closets inside the gaol building. I learned that there are between

thirty and forty stoves in the county buildings and that some eighty cords of wood and sixty or seventy tons of coal are consumed yearly. Apart from the danger it involves, this means of heating is very unsatisfactory, and it would be much more economical to adopt a system of steam or hot water heating to include all the public buildings.

My second inspection of this gaol was made on the 17th September.

There were fifteen prisoners in custody—thirteen men and two women. Of the former one was under sentence for carrying concealed weapons, one for abusive language, four for assault, one awaiting trial for larceny and one was held for want of sureties to keep the peace. The others were drunks and vagrants. One of the women was sentenced to the Mercer Reformatory for twelve months for abusing her child; the other was sentenced to sixty days in gaol for vagrancy.

The general condition of the building was good. The beds, bedding, cells and corridors were in satisfactory order. Good drainage and ventilation. City water is supplied to the kitchen.

The dietary is according to gaol regulations and the supplies are contracted for. There were fourteen suits of clothing in good condition.

I have again to call the attention of the county council to the necessity for heating not only the gaol, but all the county offices, by means of a hot water furnace. This could be done at a very moderate cost and would effect a great saving in fuel, besides adding to the comfort, safety and convenience of all concerned.

BRANTFORD GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	224	241	259
Greatest number confined at any one time	23	17	21
Number of re-committals - - -	105	113	126
Total cost of maintaining gaol - -	$2,906.85	$2,721.78	$2,997.17

Copies of the reports made to the Government by me, upon this gaol are annexed:

At my inspection of this gaol on the 13th January, there were twenty-one prisoners in custody—all males. Their offences were as follows: Assault, two; drunkenness, five; selling diseased meat, one; larceny, four; vagrancy, six; trespass, three.

The general condition of the building was good; the beds, bedding, cells and corridors were clean and in good order; the yards and water-closets were also well kept; good drainage and ventilation are provided; the water supply is from the city system; the food supplies are obtained by contract and served in accordance with the dietary regulations; twenty-six suits of clothing were on hand in good order; the books were well kept.

A second inspection of this gaol was made on the 25th October. There were on that date twelve prisoners in custody—nine males and three females.

Of the former, three were under sentence for drunkenness, two for housebreaking, one for receiving stolen goods, and one for keeping a disorderly house. One of the females was on trial for murder and the other two were under sentence respectively for receiving stolen goods and keeping disorderly house.

The male prisoners are employed in sawing wood, attending to grounds, etc. Some improvements have been made to the building and grounds during the year, and everything pertaining thereto was in good order.

BRAMPTON GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	167	132	222
Greatest number confined at any one time	10	10	13
Number of re-committals - - -	39	41	55
Total cost of maintaining gaol - -	$1,606.39	$1,502.80	$1,904.79

Copies of reports made by me to the Government upon this gaol are annexed:

I inspected this gaol on the 11th January. Eight persons were in custody—seven males and one female, charged as follows:—Murder, two; accessory to the fact, one; and one retained as a witness; vagrancy, four.

The building was in good condition: the beds, bedding, corridors, cells, etc., were neat and clean: the water-closets are in the yards; there is good drainage and ventilation: town water is used for washing and cleaning, and well water for drinking and domestic use: the dietary is in accordance with the gaol regulations and the supplies are obtained by contract; there were twenty-four suits of clothing in good condition: the books were entered up except the dietary and register.

I have again to call the attenton of the county officials to the necessity for placing iron bedsteads in the cells. I have also to repeat my recommendation as to heating the county buildings by steam: and I would urge the placing of water-closets in the corridors.

I trust some action will be taken by the county council at an early day in the way of making these improvements.

I again visited this gaol on the 21st September, when there were four prisoners in custody—all males. One was awaiting trial for murder, and one for fraud: one was under sentence of death and the fourth was a vagrant.

The general condition of the building, corridors, cells, yards, water-closets, etc., was good, all being clean and orderly: the dietary is in accordance with the gaol regulations and the supplies are furnished by contract: there are fifteen suits of clothing in good order: good drainage and ventilation: the building is heated with wood-burning stoves: well water is used for drinking, and town water for domestic purposes; the water closets are in the gaol yards.

An extra guard has been placed in charge of McWhirrell, the prisoner who is sentenced to undergo the extreme penalty of the law.

New iron bedsteads have been put in the cells since my last visit. The water-closets should be placed in the corridors and the sewage from the gaol connected with the Court House drain emptying into a cesspool.

Another desirable improvement would be the heating of the gaol by placing a furnace in the basement.

BROCKVILLE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	160	198	213
Greatest number confined at any one time	33	25	34
Number of re-committals - - - -	61	95	106
Total cost of maintaining gaol - - -	$2,531.61	$2,429.79	$2,298.48

Copies of the reports, made by me to the Government, are annexed:

My first statutory inspection of this gaol for the current year was made on the 2nd January. There were twelve prisoners in custody on that day, namely, ten men and two women. The charges for which they were committed were as follows:—Assault, two; larceny, one; vagrancy, five; drunkenness, four.

I found the corridors, cells, beds, and bedding clean and neatly kept. The yards and water-closets were also in good order. There is good drainage, but the ventilation is bad.

The dietary is according to the gaol regulations, and the quality of the food good. Twelve suits of clothing on hand, in good order. Books well kept. Discipline and management good.

I have again to call the attention of the county council to the very great necessity for carrying out the recommendations made by me on former inspections, namely, the building of a house for the gaoler and his family at the east corner of the gaol, so that the apartments he now occupies may be given to the turnkey and his family, reserving one of the lower rooms for the gaoler's office.

Also the putting in of a furnace for heating the gaol, and the appropriating of the third floor for the use of female prisoners.

Some rearrangement as to lighting and ventilating the cells is also required.

I hope that now, at the commencement of the year, the council will take this matter up actively and endeavor to make these much needed improvements.

On inspecting this gaol on the 19th June there were ten prisoners in custody—nine males and one female.

Of the former, four were under sentence for vagrancy, three for drunkenness, one for obtaining goods under false pretences, and one awaiting trial for rape. The female was committed for vagrancy and drunkenness.

The corridors, cells, beds and bedding, water-closets, bath-room, kitchen, yards, etc., were found to be in a well-kept condition.

I have again to call the attention of the county property committee to the necessity there is for erecting a house for the gaoler, and also for rearranging the cells for female prisoners in the upper story of the gaol.

I made a third inspection of the Brockville Gaol on the 28th August, and saw all the prisoners then in custody—thirteen males. Two were awaiting trial—one for rape and the other for poisoning a horse.

The remainder were under sentence as follows: One for assault, two months in gaol; one for larceny, one month in gaol; one for cruelty to animals, one month in gaol; two for destroying property, a month and a half each in gaol; and five for drunkenness, undergoing short sentences. One man who was reported insane has recovered.

The general condition of the building and premises was good. The corridors, cells, beds and bedding were clean and in good order.

The food supplies are contracted for, and served according to the regulations.

There was a plentiful supply of gaol clothing on hand. The water supply is from the town system.

Bracebridge Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	112	80	134
Greatest number confined at any one time -	11	9	9
Number of re-committals - - - -	4	..	2
Total cost of maintaining gaol - - -	$450.00	$450.00	$575.00

Copies of the reports made by me to the Government upon this gaol are annexed:

This gaol contained three prisoners—two men and a boy—when I inspected it on the 27th July. They were all under sentence. One man for threatening to shoot, six months in gaol; and the other for assault, nine months in the Central Prison; the boy was awaiting removal to the Reformatory, for larceny.

The commitments to this gaol since the 1st October numbered 120.

Owing to the large number of arrests for vagrancy, drunkenness, and assault it is found that the accommodation is inadequate. In most cases such prisoners are only detained over night or for a day or two.

I had an interview with the town authorities, and recommended that they should provide some other accommodation for the above class of prisoners. This could be done very conveniently by placing some cells under the Court House, of which the town constable could take charge. The gaol would then be relieved from overcrowding from that source. The mayor promised to call a meeting of the council to consider my recommendation.

The fence at the west end of the gaol yard should be moved fifteen or sixteen feet further back to prevent prisoners from reaching the top of it by climbing the water pipe on gaol wall.

A small kitchen is required for the use of the gaoler, at the south corner, and should be built as soon as convenient.

The building was clean and in good order. The water-closet requires to be moved to the rear of the lock-up, some eight or ten feet distant.

The sheriff's office needs painting, and a door-way should be cut through from the street to the entrance to his office.

I inspected this gaol on the 5th November. There were four male prisoners in custody; no females.

One was waiting trial for stabbing and one for cattle stealing; the other two were committed for vagrancy.

The premises were in good order, clean and well-kept. One of the iron bars covering the sheeting inside the cells had been torn off by a prisoner who attempted to escape.

The gaoler was instructed to have this repaired immediately.

A small kitchen for the gaoler's residence is very much needed.

CAYUGA GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	130	57	60
Greatest number confined at any one time	27	10	15
Number of re-committals - - -	62	36	33
Total cost of maintaining gaol - -	$1,905.20	$1,922.32	$1,740.19

Copies of my reports made to the Government upon this gaol are annexed:

An inspection of this gaol was made by me on the 6th July.

The prisoners numbered seven—four men and three women.

My attention having been called to the necessity for more accommodation for court purposes in connection with the court house, and it having been stated that the county property committee intended to provide same by building an extension in front of the entrance and against the present wall, I have to say that such a procedure could not be allowed, as it would afford an easy means for

prisoners to escape from the gaol. A much better way to provide more room would be to raise the south wing one storey higher and make an opening into it from the present stairs going into the gallery.

This would give all the room required and would not in any way interfere with the gaol or the security of the prisoners.

I made an inspection of this gaol on the 26th November.

There were eleven prisoners in custody—all males. They were sentenced as follows: One for corrupt practices at elections, one year in gaol; one for cattle stealing, three months in gaol; one for indecent assault, twenty-one months in Central Prison; two for obtaining money under false pretences, five months in gaol, and six for vagrancy. One prisoner was sick.

The general condition of the building was good. The beds, bedding, cells, corridors, etc., were in a well-kept condition. There is good drainage and ventilation. The water supply is from well and cistern.

The food supplies are obtained by contract and the dietary is according to regulations. Eighteen suits of clothing in good order. Books well kept.

Cornwall Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	78	88	87
Greatest number confined at any one time	8	15	23
Number of re-committals - - -	15	16	26
Total cost of maintaining gaol - -	$1,881.00	$1,944.60	$1,998.35

Copies of reports, made by me to the Government upon this gaol, are annexed:

I inspected the Cornwall gaol on the 5th February, when there were three male prisoners in custody—no females. One was sentenced to one year in gaol or a fine of $50, for shooting; one for assault and threatening, three months in gaol or $50 fine; and one for larceny, three months in gaol.

The general condition of the building was good. The beds, bedding, cells, corridors, yards, water-closets, etc., were clean and in good order. There is good drainage and ventilation.

I found the books well kept. There were six suits of prison clothing in good order.

Mr. Kippin has lately been appointed turnkey in the place of Mr. Martin, resigned.

A bath-tub is very much required for the use of the gaol and I trust the authorities will see that it is provided at an early day.

I made an inspection of this gaol on the 6th September.

There were twelve prisoners in custody on that day—all males; One was under sentence for being drunk and disorderly; two for burglary; one for assault; one was waiting trial for indecent assault, and one for larceny; four were charged with insanity.

The general condition of the gaol and premises was good.

There is good drainage and ventilation. Town water is supplied.

A further supply of clothing for prisoners is needed.

A new bath-tub has been put in and some repairs made which will make the gaol more comfortable. The books are properly kept.

COBOURG GAOL.

	1892.	1893	1894.
Prisoners committed during the year -	108	96	117
Greatest number confined at any one time	16	14	21
Number of re-committals - - -	38	26	42
Total cost of maintaining gaol - -	$2,480.47	$3,641.78	$3,055.72

Copies of my reports, made to the Government on this gaol, are annexed:

I inspected this gaol on the 30th January. There were fourteen prisoners in custody on that day, namely, nine men and five women. Of the former, one was sentenced to three months in gaol for bigamy; one for fighting, three months in gaol; two for larceny, three months in gaol; three for vagrancy; one for drunkenness; one insane. The women were all old, and had been committed for vagrancy.

The building is old and ill-adapted for the purposes of a gaol.

The beds, bedding, cells and corridors, yards and water-closets, were all in a well-kept condition.

The food supplies are contracted for, and the dietary is as prescribed by the gaol regulations. There were thirteen suits of prison clothing in good order. The books were examined and found to be properly kept.

I inspected this gaol on the 11th September when there were fourteen prisoners in custody—eleven men and three women. One of the men was certified insane, and the others were all under sentence—one for indecent assault, two months in gaol; one for stabbing, six months in Central Prison; two for drunkenness, thirty days each in gaol; one for larceny, three and a half months in gaol; and four for vagrancy. Two of the women were vagrants and the other a prostitute.

The general condition of the gaol and premises was satisfactory. The corridors, cells, beds and bedding, yards and water-closets were in a well-kept condition.

There were twenty-four suits of clothing in good order. The water supply is from wells, and tanks in the attic. The water-closets are in the corridors. The building is lighted with coal oil, and heated with stoves for burning coal and wood.

During the past season a new barn has been built, and a flagstaff has been erected in front of the gaol building.

The third flat of the building is now being fitted up to accomodate the poor people who are sent to gaol under the vagrancy Act. I am entirely opposed, however, to taking up room in the gaol for the purposes of a county poorhouse; and if the county authorities persist in doing so they will be required to furnish such accommodation as is afforded in an industrial home, and not compel the inmates to be treated as criminal prisoners.

CHATHAM GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	147	203	198
Greatest number confined at any one time	15	16	18
Number of re-committals - - -	7	16	10
Total cost of maintaining gaol - - -	$2,291.92	$2,523.80	$2,343.42

A copy of my report to the Government on this gaol is annexed:

I made an inspection of this gaol on the 5th July, when there were five males and one female in custody. Of the males two were waiting trial charged with larcency, and the others were under sentence—one for horse-stealing twenty-three months in Central Prison; one for assisting in abortion, one year in Central Prison; one for larceny, ten months in Central Prison.

I found the premises in good condition generally. The beds, bedding, corridors and cells, yards and water-closets were clean and in good order.

There is good drainage and ventilation. The water supply is from the town system. Dietary in accordance with regulations, and the supplies contracted for. Thirty suits of clothing on hand in good order. Books are well kept, and the discipline and management good.

I have again to bring to the notice of the county council the necessity of heating the gaol with a furnace.

The improvements made in the gaoler's office in the way of furnishings give it a very respectable appearance.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed:

I made the second inspection of Chatham gaol on October 6th. Fourteen male prisoners and two females were then in custody.

One of the males was awaiting trial for murder, two for highway robbery, two for larceny, one for assault with intent to rape, one for indecent exposure, one for obtaining money under false pretences, one for cutting and wounding, one for using insulting language, and the others for minor offences. One of the females was a lunatic, and the other was committed for using insulting language. The prisoners were cleaning and flushing out their cells and corridors on the day of my visit. The gaolor reports the drainage system very good except that at times it becomes choked at the mouth. The same wood burning stoves will be used to heat the gaol this coming winter, no action having been taken upon your recommendation to put in a furnace. The beds and bedding were clean and wholesome. No entry appeared in the surgeon's book since June last, although I understand he makes regular entries in a private memorandum book, and makes his official entries accordingly. The gaol register and other books were duly entered up to the end of the year.

GODERICH GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	51	59	67
Greatest number confined at any one time	20	15	23
Number of re-committals - - -	29	30	26
Total cost of maintaining gaol - -	$2,287.74	$2,085.98	$2,109.52

A copy of my report to the Government upon this gaol is annexed:

I inspected this gaol on the 24th January. There were twenty-two prisoners in custody on that day, namely, twenty men and two women.

Two of the former were insane, and all the others were vagrants.

The premises generally were clean and well kept. There is poor drainage, and poor ventilation.

Town water is supplied in part.

The food is supplied according to regulations, and the supplies are contracted for.

There were eleven suits of clothing in good order. The books were well kept. The prisoners are employed at cutting wood, and doing chores about the premises.

I have again to call the attention of the county council to the recommendations made in my minutes of inspection 12th September, 1892, and 23rd June, 1893, which I hope will receive attention as early as possible.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed:

Very little in the way of favorable comment can be said of Goderich gaol, except that the gaoler and turnkey are making the best of their surroundings. Much has been said by yourself and by others in condemnation of the gaol building, but after making a minute inspection of the premises on August 1st, I have come to the conclusion that the half has not yet been made officially public. There is only one drain about the building, that is from the gaoler's kitchen. All the sewage has for years past been deposited in cesspools in the yard. As one has filled up another has been made, till now the gaoler reports the entire soil in the yards in an unsanitary condition. The closets are in the yards. They are far from sanitary. Many of them are crumbling in pieces and fallen in in several places. The wood-work is very rotten and putrid. The gaol surgeon has forbid the gaoler sleeping in his own apartments. He is therefore obliged to use a part of the gaol building for a dormitory, which is very inconvenient.

On the day of my inspection ten prisoners were in charge, seven males and three females. Two of the latter were insane and one was a vagrant. One of the males was committed for attempting rape, one was insane and the others were vagrants. Two of the latter were men over 80 years old; one was utterly unable to do or know anything, and was simply breathing out the remnant of a miserable existence lying on the floor of his cell, as when put in a bed he falls out of it. I recommended the gaoler to get a supply of rubber sheets to put under him. I inspected the books and found them well kept.

GUELPH GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	84	95	126
Greatest number confined at any one time	14	13	15
Number of re-committals - - -	23	7	3
Total cost of maintaining gaol -	$2,457.76	$1,796.72	$2,400.34

A copy of my report, made to the Government upon this gaol, is annexed:

I inspected this gaol on the 22nd January, when I found in confinement seven prisoners, five males and two females. One male and one female were on remand charged with being insane. The others were under sentence as follows: two for larceny, one month in gaol: one threatening to do bodily harm, three months in gaol; and two for vagrancy.

The general condition of the gaol was satisfactory. The beds and bedding, cells and corridors were in neat order. The yards and water-closets were well looked after. The drainage and ventilation were good The gaol dietary regulations are observed and the food supplies are obtained by contract.

There were twelve suits of clothing in good order.

The building is heated by hot water and lighted by gas. The books were correctly kept.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed:

I visited Guelph gaol on July 23rd and inspected the building and prisoners. The general condition of the gaol was good. The corridors and cells were quite clean and neat, and the yards were undergoing a cleaning-up process. In the absence of a sewer the cesspool system is still used. These are cleaned out regularly by contract, and from outside appearances are about as satisfactory as a cesspool can be made. The gaoler has a perfect system of keeping prison books, by reference to which any statistical information can be readily obtained.

On the day of my visit there were seven male prisoners and one female idiot. Two of the males were of the ordinary vagrant type, two more were committed for burglary, one for larceny, one for assault and one for want of surety. They were all in fair bodily health, and none of them had any complaints to make.

HAMILTON GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	595	618	462
Greatest number confined at any one time -	37	36	38
Number of re-committals - - -	368	377	274
Total cost of maintaining gaol - -	$5,177.73	$5,498.18	$4,939.98

Copies of my reports upon this gaol, made to the Government, are annexed:

This gaol was inspected by me on the 12th January. There were twenty-one prisoners in custody on that day—twenty men and one woman—all of whom were committed for minor offences, such as vagrancy, drunkenness, assault, larceny, etc.

The gaol was in good order, and the beds, bedding, cells and corridors were in a well-kept condition. There is good drainage and ventilation. The water supply is from the city system. The dietary is in accordance with the gaol regulations. The food supplies are obtained by contract, and are of good quality.

Thirty suits of clothing on hand in good order. The records are well kept.

As previously recommended, the water-closets should be placed in the corridors of the gaol.

One of the prisoners was a young man committed for vagrancy, who was sick and needed hospital treatment. I was told that application had been made for him at the hospital, and that he was refused admittance. If such be the case, it is simply an outrage on humanity, and I am surprised at the action of the magistrate who so far misused his authority by committing this unfortunate man to gaol under the Vagrant Act.

I instructed Mr. Nicholson to make the second inspection of this goal; a copy of his report is annexed:

In accordance with the instructions received, I made an inspection of this gaol on the 24th August.

There were then twenty-four male and two female prisoners in custody. Of the males one was insane, six were on remand and two awaiting trial. The others were under sentence for larceny, assault, drunkenness, vagrancy, etc. The females were vagrants. The commitments during the year up to date were 418.

The various books were examined and found to be correctly kept. The gaol was also in good order.

A prisoner named Cartwright, who was serving a sentence of two months for larceny, escaped from this gaol on the day previous to my visit. He was working in the stone-yard with other prisoners, in charge of the turnkey, when a knocking was heard at the door leading into the yard, and the turnkey ran to open it. In doing so he had to turn a corner of the wall, and thus lost sight of his prisoners for a few seconds. In this brief interval, with the supposed aid of another prisoner, Cartwright escaped over the fence, which is 13½ feet high. The sheriff, in reporting the occurrence, says there was only one key whereby the door in question could be opened, and he has therefore ordered a duplicate key. This should obviate a like contingency in the future.

This gaol was again inspected by me on the 24th October. There were twenty-two prisoners in custody charged with the following offences: Males—larceny, six; assault, three; vagrancy, three; drunkenness, two; waiting extradition for forgery, one; breach of city by-law, one; housebreaking, one; want of sureties to keep the peace, one; insane, two. Females—neglecting to support her child, one; insane, one.

The books were examined and found to be correctly kept, and the general condition of the gaol was satisfactory.

KINGSTON GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	188	192	133
Greatest number confined at any one time -	27	53	25
Number of re-committals - - -	12	17	12
Total cost of maintaining gaol - -	$3,988.52	$4,140.31	$3,845.33

Copies of my reports to the Government upon this gaol are annexed:

This gaol was visited by me on the 22nd February. There were twelve prisoners—eleven males and one female in custody. Of the former, two were under sentence for larceny, one for assault, and the others for drunkenness and vagrancy. The female was under sentence for vagrancy.

A new ceiling has been put on the kitchen, which prevents the lime and dust from falling, and is a great improvement. If the gaol was lighted by electricity it would be much more convenient.

The prisoners were engaged in sawing wood and shovelling snow.

Four suits of civilian clothing have been purchased for old people committed under the Vagrant Act.

The necessity for a residence for the gaoler, convenient to the gaol, still exists, and I would strongly recommend that the council take immediate steps towards erecting such a building.

I inspected this gaol on the 26th December, and found twenty-two prisoners in custody—eighteen men and four women—charged with the following offences: Males—keeping a disorderly house, one; larceny, one; military desertion, one; insane, two; drunkenness, thirteen. Females—keeping a disorderly house, one; vagrancy, three.

The general condition of the building and grounds was very satisfactory. The beds, bedding, cells and corridors, yards and water-closets, were clean and in good order.

The drainage is bad. The food is supplied in accordance with the regulations. The supply of clothing on hand was ample. The books were properly kept.

London Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	497	562	615
Greatest number confined at any one time	44	47	53
Number of re-committals - - -	203	191	245
Total cost of maintaining gaol - -	$6,281.37	$6,683.31	$6,899.78

A copy of my report, made to the Government upon this gaol, is annexed:

I made an inspection of the London gaol on the 25th January. There were on that day twenty-four prisoners in custody, twenty-one men and three women, committed for the following offences:

Males—larceny, four; drunkenness, five; vagrancy, eight; horse-stealing, one; housebreaking, one; illegally practising medicine, one; insane, one. Females—drunkenness, two; vagrancy, one.

The general condition of the building was good. The beds, bedding, corridors and cells were clean and orderly. The yards and water-closets were in good order.

The water supply is from the city waterworks. There were twenty-four suits of clothing on hand in good order. The books were well kept.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed:

I inspected London gaol on the evening of July 30th and found twenty-three prisoners in charge—nineteen males and four females. One of the males was there for the crime of murder, one for burglary, seven were drunks, eight vagrants, and the others for minor offences. The females were all vagrants. The interior appointments of this gaol presented a fair appearance; the corridors and cells were wholesome. The register gave the names of 484 prisoners committed since the beginning of the year, which is quite an increase from last year. The other gaol records were inspected and found complete. A portion of the gaol yard is at present occupied as a loft for storing straw for bedding purposes. This loft is rather close to the main building, and in case of fire the greatest efforts would be necessary to prevent a general burning up of the county buildings. The same old-fashioned water-closets are in use, but are kept as sanitary as possible. The management and discipline are all that could be desired.

Lindsay Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	61	62	50
Greatest number confined at any one time	9	13	11
Number of re-committals - - -	5	5	13
Total cost of maintaining gaol - -	$1,591.64	$1,867.81	$1,688.24

A copy of a report, made to the Government by me, upon this gaol, is annexed:

I inspected the above-named gaol on the 19th of January, on which day there were three prisoners in custody, all males. Two were sentenced for vagrancy, and one for larceny six months in the Central Prison.

The general condition of the gaol was satisfactory. The beds, bedding, cells and corridors were clean and in good order. The yards and water-closets were also in good order. There were twelve suits of regulation clothing in store.

This gaol is very compact and convenient for the classification of prisoners.

As soon as the town has a system of sewerage and waterworks it is intended to have the water service laid into the building and water closets placed in the corridors, the arrangements for which are all complete.

I instructed Mr. Mann to make the second inspection of this gaol. A copy of his report is annexed:

On the 28th August I paid a visit to the Lindsay gaol, as instructed by you, for the purpose of inspection. There were ten persons in custody, committed for the following offences: Larceny, one; assault, one; lunatics, two; vagrants, three, making seven males. One of the females was committed for vagrancy and the other two were awaiting removal to an asylum: The condition of corridors, cells, yards, closets was good. I was told that the town was about to construct a system of sewers, which, when completed, the gaol property would be connected therewith.

The principal food supplies are procured under contract.

The gaol surgeon is very regular in his attendance to duty, which is very necessary, more particularly perhaps on account of the frequency of committals on the charge of lunacy, there being at the present time no less than four of this class out of a total of ten prisoners.

The books were well kept and entered up to date.

L'Orignal Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	25	26	24
Greatest number confined at any one time	9	9	13
Number of re-committals - - -	2	2	2
Total cost of maintaining gaol - -	$1,604.44	$1,576.83	$1,590.24

Copies of reports made by me to the Government upon this gaol are annexed:

I inspected this gaol on the 6th February and found six prisoners in custody—four males and two females. The former were imbeciles and idiotic, and the women were vagrants.

The general condition of the building was satisfactory. The beds, bedding, cells and corridors were clean and in good order. The water-closets are in the gaol yard. The water supply is from wells. The drainage and ventilation are fairly good. The food supplies are obtained by contract. There were four suits of clothing in good order. The books were well kept.

Half a dozen iron bedsteads must be placed in the cells immediately. This cannot be delayed any longer.

I inspected this gaol on the 7th October. There were ten prisoners in custody—seven males and three females. There were under sentence one man for drunkenness, and one man and one woman for larceny. All the other prisoners were idiotic and insane.

The general condition of the building was good, and the yards, water-closets etc., were well kept. The books were entered up.

Milton Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	274	230	344
Greatest number confined at any one time	21	14	17
Number of re-committals - - -	35	51	45
Total cost of maintaining gaol - -	$1,343.64	$1,340.72	$1,262.36

A copy of a report made by me upon this gaol to the Government is annexed:

I made an inspection of the Milton gaol on the 15th January, when there were eight male prisoners in custody—no females. One was waiting trial for arson; the others were under sentence—one for assault, six months in gaol; one drunk and disorderly, fifteen days in gaol, and the others were vagrants.

The corridors, cells, beds and bedding, as well as the premises generally, were in excellent order. The drainage and ventilation were good. The food supplies were found to be of good quality, and they are served as required by the dietary regulations. The stock of prison clothing comprised twelve suits, in good order.

The prisoners are employed in breaking stones and sawing wood.

Since my last inspection a new kitchen has been added to the gaoler's residence, much to the comfort and convenience of the family. An examination of the gaol records showed them to be properly kept.

I instructed Mr. Aikins to make a second inspection of this gaol. A copy of his report is annexed:

When I made the second inspection of Milton gaol, on October 8th, there were three male prisoners in custody for larceny, and one female for the same offence. Very little, if any, change has taken place throughout the building since your last visit. The criminal population is limited, but the gaol is made the resort for all the tramps in the vicinity, and during the winter months is more like a tramps' home than a county gaol. This is doubtless owing to the fact that Halton county is not over supplied with public institutions where vagrants and poor people can be accommodated.

The general character of the gaol is well sustained from year to year, good management and discipline at all times prevailing. The books had just been completed for the official year, and after a close examination of them it was evident that the system of bookkeeping is all that could be desired.

Napanee Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	44	57	63
Greatest number confined at any one time	9	11	15
Number of re-committals - -	24	20	24
Total cost of maintaining gaol - -	$1,763.00	$2,267.94	$1,823.98

Copies of my report made to the Government upon this Gaol are annexed:

I inspected this gaol on the 31st March. On that day there were eight prisoners in custody—five males and three females—committed for the following offences: Males, one for larceny, one for selling liquor without license, three for vagrancy. Females, one for keeping disorderly house, two for being inmates.

All the windows of bedrooms on the front of the gaol, occupied by the turnkey are barred. I do not think this is necessary, and would recommend that the bars should be removed from one of the windows, at least, as in event of a fire the turnkey's family would have no means of escape.

The gaol is lighted with coal oil lamps, and heated with ordinary stoves. The general condition of the building was good, the beds, bedding, cells and corridors were clean and in good order. The water-closets are in the yards. There were eighteen suits of clothing in good order. Good discipline and management.

I made the second inspection of the Napanee Gaol, on the 10th September, and found only one prisoner in custody,—a man sentenced to the Central Prison for one year for threatening to shoot.

The general condition of the building and grounds was good.

The corridors, cells, beds and bedding, yards and water-closets were all in good order. Good drainage and ventilation. The water supply is from the town waterworks and also from a well. The dietary is in accordance with the regulations, and the supplies are obtained by contract. There were twelve suits of clothing in good order. The books are properly kept.

OTTAWA GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	488	374	456
Greatest number confined at any one time	39	30	39
Number of re-committals - - -	51	38	44
Total cost of maintaining gaol - -	$4,417.49	$3,842.46	$4,483.73

Copies of my reports made to the Government upon this gaol, are annexed:

I made an inspection of this gaol on the 7th February. The prisoners in custody were fourteen men and ten women. Of the men, one was waiting trial for larceny, six were under sentence for the same offence from one week to three months in the common gaol, two for conspiracy, one year in gaol; one disorderly, three months in gaol; one drunk, three months in gaol; one vagrant; one insane; one larceny, six months in Central Prison. The females were under sentence, as follows: Three for larceny; one for disorderly conduct; three for keeping house of ill-fame; and three for vagrancy.

The building was in good order throughout. The water-closets are in the corridors. Good drainage and ventilation are provided.

The food supplies were in good order, and are obtained by contract.

There were forty-five suits of prison clothing in store. The books were well kept.

More iron bedsteads are very much needed and should be furnished immediately.

This gaol was inspected by me, the second time for the current year, on the 10th of October. On that occasion there were thirty-two prisoners in custody—twenty-four females and eight females. Twelve of the former were under sentence as follows: Four for larceny, one to three months in gaol; three for assault, one to three months in gaol; one for furious driving, one month in gaol; one frequenting house of ill-fame, six months in gaol; three for drunkenness, one week to one month in gaol. Nine were charged with being insane, four of whom had been certified, two were waiting trial, and one was on remand for larceny.

The females were all under sentence—two for larceny, three months in gaol; one for disorderly conduct, six months in gaol; one for selling liquor without license, three months in gaol; one for drunkenness, one month in gaol; one was committed as insane.

A new supply of clothing for the winter has been obtained. General repairs and painting have been attended to. The furnace boilers have been renewed.

It is very important that a man be appointed to act as night-watch, to attend to the fires and look after the premises. The saving in fuel would more than pay his wages, say from the 1st November to the 1st May.

The general condition of the building was very satisfactory. There was a good supply of clothing on hand. The discipline and management are commendable.

OWEN SOUND GAOL.

	1892.	1893.	1894.
Prisoners committed during the year - -	140	131	127
Greatest number confined at any one time	30	34	30
Number of re-committals - - -	60	56	36
Total cost of maintaining gaol - -	$3,871.40	$4,172.32	$4,135.42

Copies of my reports to the Government upon this gaol are annexed:

When I inspected this gaol on the 9th August, there were seven prisoners in custody—five men and two women. One of the men was sick.

The gaol premises generally were in good order. The beds, bedding, cells and corridors were clean and well kept. Good drainage and ventilation.

The water supply is from the town system. The food supplies are of good quality, and served as prescribed by the regulations. They are supplied by contract. There were ten suits of clothing in good order. The books are properly kept.

I made an inspection of this gaol on the 21st November.

On that occasion there were twenty-five prisoners in custody—twenty-four males and one female. Of the former, four were under sentence for larceny; one was waiting trial for burglary, and the others were vagrants. The female prisoner was committed for vagrancy.

The building was found to be in satisfactory order throughout. There were twenty suits of clothing on hand in good order.

I have to call the attention of the county property committee to the necessity of having some electric or ordinary call bells arranged for in connection with the gaol, and trust the matter will be attended to immediately.

ORANGEVILLE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year - -	54	56	51
Greatest number confined at any one time -	23	16	18
Number of re-committals - - - -	32	30	30
Total cost of maintaining gaol - -	$2,191.47	$2,223.16	$1,995.79

A copy of my report to the Government upon this gaol is annexed:

I made an inspection of this gaol on the 22nd November.

There were seventeen prisoners—fourteen males and three females in custody on that day. One of the males was under sentence for larceny, and all the others, male and female, for vagrancy.

The general condition of the building—beds, bedding, cells, and corridors was satisfactory. The yards and water-closets were clean and in good order. There is good drainage and ventilation. The water supply is from a well. The food supplies are contracted for. There were fifteen suits of clothing in good order. The books were written up.

PERTH GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	63	74	71
Greatest number confined at any one time	20	28	22
Number of re-committals - - -	22	15	24
Total cost of maintaining gaol - -	$2,216.54	$2,398.92	$2,463.80

Copies of the reports made by me to the Government upon this gaol, are annexed:

This gaol contained twenty-one prisoners at the time of my inspection, on the 23rd February, namely, seventeen males and four females. All the prisoners, both male and female, were of the vagrant class.

I have again to point out the necessity there is for having a kitchen, store-room, and wash-room built outside the gaol. This should be done this season.

The general condition of the building was very good. The beds, bedding, corridors, and cells were clean and orderly. There were fifteen suits of clothing in good order. The books were well kept.

I inspected this gaol again on the 21st December. There were eighteen prisoners—eleven men and seven women—in custody on that date. One man and one woman were insane; one man was sentenced to the Central Prison for two years and to be lashed, for committing rape. All the other prisoners were vagrants.

The gaol and premises were in good order. The building is heated by stoves. The water supply is from cistern and well. The dietary is in accordance with the gaol regulations.

The gaol is practically being made a county poor house, and I would strongly recommend that steps be taken to provide an Industrial Home for the poor; or that an addition be built to the present building to be used exclusively for this class.

PEMBROKE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	54	65	72
Greatest number confined at any one time	13	13	15
Number of re-committals - - - -	19	19	15
Total cost of maintaining gaol - -	$1,721.50	$1,883.74	$1,599.41

Copies of the reports made by me to the Government upon this gaol, are annexed:

I made an inspection of the Pembroke gaol on the 9th February. There were on that day twelve prisoners in custody—seven males and five females. They were committed for the following offences: males, three for larceny, one for drunkenness, one for obtaining goods fradulently, one for assault, one for disorderly conduct. Females, one for murder (waiting trial), three for vagrancy, one for concealing child birth.

The gaol was undergoing repairs at the time of this visit.

A new hot water heater was being put in to take the place of wood burning stoves for heating the building.

The water supply is from wells. There is good drainage and ventilation. The water-closets are in the gaol yard.

Ten suits of clothing on hand in good order. The books were well kept.

One dozen iron bedsteads are very much required, and I trust the authorities will see that they are supplied without further delay.

I made an inspection of the Pembroke gaol on the 19th December. There were eight prisoners in custody on that day—five men and three women. One of the men was waiting trial for arson, and the others were sentenced, three for larceny (two for five months in gaol, and one for six months in Central Prison), and one for vagrancy, six months in Central Prison. One of the women was under sentence to the Reformatory, and the other two for vagrancy, six months each.

The general condition of the building and grounds was fairly good. The beds and bedding, cells and corridors, yards and water-closets were clean. The quality and quantity of food supplied was found satisfactory.

There were twelve suits of clothing on hand.

I beg to call attention to the condition of the drainage; it is very bad, and has been condemned by the Health Inspector.

I would also urge the necessity of placing the water-closets in the corridors, and of arranging for a supply of water for the gaol.

PICTON GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	42	39	38
Greatest number confined at any one time	7	7	7
Number of re-committals - - - -	24	14	12
Total cost of maintaining gaol - -	$1,149.73	$1,181.30	$1,265.70

A copy of the report, made by me to the Government upon this gaol, is annexed:

This gaol was inspected by me on the 2nd July. There were two male prisoners in custody; no females. One was waiting trial for larceny, and the other was undergoing a sentence of two months for larceny.

The gaol, in all its parts, corridors, cells, kitchen, yards, water-closets, etc., was clean and in good order. There is good drainage and ventilation. Well water is used. The water-closets are in the yards.

There were six suits of clothing in good order. The building is lighted with electricity.

The books were written up to date.

I have again to call the attention of the county council to the necessity of furnishing the cells with iron bedsteads and wire mattresses.

I made a second inspection of this gaol on the 4th October, when it contained two male prisoners.

The general condition of the building was good. The beds, bedding, cells, corridors, yards, etc. were all in satisfactory order. Water supply from well and cistern.

The dietary is in accordance with the gaol regulations. The supplies are of good quality, and are obtained by contract.

Half a dozen iron bedsteads are very much required, as mentioned in the minutes of my last inspection.

PETERBOROUGH GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	174	164	168
Greatest number confined at any one time	27	22	26
Number of re-committals - - - -	54	56	64
Total cost of maintaining goal - -	$2,774.47	$2,624.70	$2,540.07

A copy of my report, made to the Government upon this gaol, is annexed:

I made an inspection of the Peterborough gaol on the 18th January, when it was in a well kept and orderly state. The beds, bedding, cells and corridors were clean. The yards and water-closets were in good order.

There were twenty suits of clothing in stock. The food supplies are obtained by contract, and served as required by the dietary regulations.

The books were examined and found to be correctly kept.

Good management and discipline are maintained.

There were twenty prisoners in custody—eighteen men and two women. One of the latter was insane, and the other was charged with keeping a house of ill-fame. The men were all committed for minor offences such as vagrancy, larceny, and drunkenness.

I instructed Mr. Mann to make a second inspection of this gaol. A copy of his report is annexed:

As instructed by you, I made the second inspection of the Peterborough gaol on the 27th day of August, 1894. There were only eight prisoners in custody, all being males. The offences were as follows: vagrants, five: indecent assault, one; larceny, one; larceny, one, (awaiting trial). Corridors, cells, yards, water-closets, drainage, ventilation, water supply, etc., were seen and enquired about generally, and were found to be in a very satisfactory state. The number of prisoners at this time is the lowest at any time during the year, the highest number being twenty-five at any time. The kitchen, I may remark, would be improved by laying a new floor. The same remarks so often used in connection with the gaol, regarding the number of old people (although not so many of them in custody to-day as on other occasions) will apply, there being no county poor house.

I examined the books, also the food supply, and could find no reason for complaint.

PORT ARTHUR GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	33	57	38
Greatest number confined at any one time	15	31	15
Number of re-committals - - - -	2	3	3
Total cost of maintaining gaol - -	$2,189.97	$2,314.36	$2,115.56

A copy of the report, made by me to the Government upon this gaol, is annexed:

I made an inspection of the gaol at Port Arthur on the 14th August. There were then five male and three female prisoners in custody. Of the males one was sentenced to the Central Prison for eighteen months for an attempted assault, one six months in gaol for vagrancy, and three were waiting trial for assault and injury to property. The females were all under sentence—one for larceny, six months; one for keeping a disorderly house, six months; and one for assault, three months and a fine.

The building was clean and in good order. There were twenty-four suits of clothing in good order. The food supplies are obtained by contract.

PARRY SOUND GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	19	16	31
Greatest number confined at any one time	5	4	7
Number of re-committals - - - -	1	3	3
Total cost of maintaining gaol - - -	$569.55	$585.15	$720.60

A copy of a report, made to the Government by me upon this gaol, is annexed:

I made an inspection of this gaol on the 22nd October. There was only one prisoner in custody—a man charged with assault, who was waiting trial.

The building was found to be in good condition generally with the exception of the roof, which requires to be re-shingled.

The cells, beds and bedding, corridors, etc., were in good order.

The water supply is at present obtained from a well. I would recommend that the town system be introduced into the gaol.

There was plenty of gaol clothing and the books were properly kept.

RAT PORTAGE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	126	118	117
Greatest number confined at any one time	7	8	9
Number of re-committals - - - -	26	17	21
Total cost of maintaining gaol - -	$2,452.89	$2,338.16	$2,749.30

A copy of a report upon this gaol, made by me to the Government, is annexed:

I made an inspection of the Rat Portage gaol on the 15th August. There were nine male prisoners in custody; no females.

Two were waiting trial for larceny and drunkenness respectively. The others were under sentence, two for selling liquor to Indians, two months in gaol; one for attempting to commit rape, twenty-three months in Central Prison; one for larceny, one year in the Central Prison; one for larceny, three months in gaol; two for drunkenness, ten and fifteen days in gaol.

The ceilings of the gaoler's house require calsomining, and the floors require painting. This work was ordered to be done.

The general condition of the gaol was very satisfactory.

The water supply is from a cistern and from the lake. The water-closets are in the gaol yards.

There were nine suits of clothing in good order. The dietary is according to gaol regulations, and the supplies are bought as required. The cost per day is fourteen cents per prisoner.

SIMCOE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	68	67	75
Greatest number confined at any one time	8	9	11
Number of re-committals - - -	26	23	32
Total cost of maintaining gaol - -	$1,572.27	$1,453.25	$1,354.98

Copies of my reports, made to the Government upon this gaol, are annexed:

I made an inspection of the Simcoe gaol on the 7th July, and found in custody three prisoners—one male and two females.

The man was under sentence for refusing to pay a fine; and the women for keeping a disorderly house.

The general condition of the building was good; the beds, bedding, cells, and corridors were clean and orderly. There is good drainage and ventilation. The water supply is from wells.

The dietary is as prescribed by the gaol regulations. Sixteen suits of clothing on hand in good order. Management and discipline good.

I have again to call attention to the necessity of raising the wall over the little building in the women's exercise yard to the same height as the gaol yard wall, and the slanting of the roof the opposite way, so as to prevent the escape of prisoners.

I inspected this gaol on the 26th November, when it contained eleven prisoners—seven men and four women. They were all under sentence—males: two for keeping disorderly house: two for larceny; one for escaping: one for abusive language; and one for vagrancy. Females: one for drunkenness; three for keeping disorderly house.

The building and grounds were in good order. There are dry-earth closets in the gaol yards. The food supplies are contracted for. There were 12 suits of clothing in good order. The books were properly entered up to date.

St. Catharines Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	59	80	94
Greatest number confined at any one time	10	11	22
Number of re-committals - - -	29	33	32
Total cost of maintaining gaol - -	$2,300.28	$2,266.46	$2,226.26.

A copy of my report made to the Government upon this gaol, is annexed:

I inspected this gaol on the 9th July, and saw all the prisoners then in custody—ten males. Three were waiting trial, two for shooting with intent, and one for larceny—the others were under sentence, one for larceny, four for vagrancy, and two for drunkenness.

The general condition of the building was good. The beds, bedding, cells and corridors were in satisfactory order. The dietary is according to the gaol regulations, and the supplies are contracted for. A further supply of gaol clothing is much required, and has been ordered.

The water-closets should be placed in the corridors now that the city water service is available for flushing. The closets in the yards should be dispensed with.

I instructed Mr. Nicholson to make the second inspection of this gaol. A copy of his report is annexed:

According to directions, I visited this gaol on the 15th September and found in custody twelve prisoners—ten men and two women.

The gaoler was absent, having taken the three prisoners to the Assize Court who were implicated in the shooting case on the Grand Trunk Railway. Of the other male prisoners, one was insane, and the rest were

serving short sentences for larceny, drunkenness, etc. One woman was under sentence to the Penitentiary for seven years for arson, and the other three months in gaol for larceny.

Every part of the gaol was found to be in a satisfactory condition as to order and cleanliness. The beds and bedding were clean and neatly made up. Some of the male prisoners under sentence were wearing their civilian dress, the supply of prison clothing being deficient. A further supply has been ordered. The books were examined and found to be entered up.

SARNIA GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	148	135	199
Greatest number confined at any one time	27	19	30
Number of re-committals - - -	22	18	36
Total cost of maintaining gaol - -	$2,744.91	$3,265.50	$2,525.38

A copy of my report to the Government upon this gaol is annexed:

There were fifteen male prisoners in custody when I inspected this gaol on the 26th of January. Two were certified to be insane; four were waiting trial for larceny; and the others were under sentence for vagrancy and drunkenness.

The beds, bedding, cells and corridors were clean, and the building generally was in good order.

Their is good drainage and ventilation. The water supply is from the town system. The dietary is according to the gaol regulations, and the supplies are contracted for. There were fourteen suits of clothing in good order. The books were well kept.

Some iron bedsteads are very much required in the cells as previously recommended. The repairs made to the gaol during the past year have added to its security and convenience.

I instructed Mr. Aikens to make a second inspection of this gaol. A copy of his report is annexed:

I made the second inspection of Sarnia gaol on the morning of October 5th. Thirteen male prisoners were then in the building. After making a tour over the premises and noting the minutes of your last inspection, I found little to chronicle of a new character. Inside and out the building was neat and in a sanitary condition. Some time ago, upon your recommendation, the windows in the kitchen were enlarged. This alteration has been found so advantageous that a like alteration should be made in the windows of the storeroom. At present this room is too dark and not easily ventilated. There is no structural or other objection to having a couple of feet added to the storeroom windows. It would be a great advantage and the cost would only be nominal.

The office books and gaol register were entered up to the end of the official year, and the latter showed an increase in the criminal population over last year.

STRATFORD GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	114	134	177
Greatest number confined at any one time	22	22	27
Number of re-committals - - -	57	49	79
Total cost of maintaining gaol - -	$2,311.44	$2,742.75	$3,598.82

A copy of report, made by me upon this gaol to the Government, is annexed:

I inspected this gaol on the 24th January and found it in a very satisfactory state of cleanliness and order.

Seventeen men and three women were in custody. One man and one woman were insane; six men were waiting trial, one for rape, one for murder, two for larceny, one for neglecting to provide for his family, and one for disorderly conduct; the remainder (males and females) were vagrants.

There were eighteen suits of gaol clothing in good order. A new furnace has lately been put in for heating with hot water. The water supply is from the town waterworks. The dietary is as required by the gaol rules, and the supplies are obtained by contract. The water-closets are in the corridors. There is good drainage and ventilation. The books are well kept.

I instructed Mr. Aikens to make the second inspection of this gaol. A copy of his report is annexed:

The county gaol of Perth is one of the best in the province. Its position is good for both ventilation and drainage, and hence the absence of the offensive smell that characterizes so many gaols where the prisoners are largely of the pauper vagrant class. On the day of my inspection, July 31st, I found a steady breeze blowing through the building. The corridors and cells were therefore kept in a good and healthy condition. Iron stairways, solid hardwood floors and well-constructed brick and stone walls all contribute to give the building a good appearance.

Seven males and one female prisoner were in the gaol on the day of my inspection. The female was insane; four of the males were vagrants, one was committed for larceny, one on remand, and the other for wounding. None of these had any complaints to make.

I examined the register and other books in the office and found them extremely neat, clean and business-like.

Sandwich Gaol.

	1892.	1893.	1894.
Prisoners committed during the year -	189	173	204
Greatest number confined at any one time	21	32	24
Number of re-committals - - -	33	22	32
Total cost of maintaining gaol - -	$3,615.85	$2,884.79	$3,745.07

A copy of a report, made to the Government by me upon this gaol, is annexed:

This gaol was inspected by me on the 6th July. There were in custody on that date nine men and four women.

Five of the males were awaiting trial for larceny, horse-stealing, arson and murder; two were under sentence for larceny; and two for drunkenness. Two of the females were under sentence for prostitution; one waiting trial for larceny, and one insane.

The general condition of the building was good. The beds, bedding, cells and corridors, yards and water-closets clean and in good order. There is good drainage and ventilation. The gaol dietary is according to the regulations. There were twelve suits of clothing in good order and the books were properly written up.

I beg to call the attention of the county council to the fact that there is no airing yard for female prisoners. This should be provided immediately.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed :

Upon your request I made the second inspection of Sandwich gaol on Oct. 5th. Upon referring to the minutes of your last inspection, I found that no action had been taken in regard to your recommendation as to the airing yards. The county authorities have approved of some changes being made in the heating of the gaol, and a large coal stove was being put in on the evening of my visit. The gaoler and his wife complain of dampness in their apartments, and upon examining these I saw the effects of damp walls. Being night when I inspected the gaol I did not have an opportunity of discovering the cause of this, but whatever that may be, it should be remedied. The gaol had fourteen male prisoners and two females in custody on the evening of the 5th October, most of them for crimes of great magnitude, including prisoner Truskey, awaiting execution for murder. The city of Detroit, across the river, no doubt contributes largely to this class of prisoners. I examined the gaol books and found everything therein satisfactory.

ST. THOMAS GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	106	123	106
Greatest number confined at any one time	18	17	17
Number of re-committals - - - -	39	39	33
Total cost of maintaining gaol - -	$2,113.91	$2,112.50	$2,075.33

Copies of the reports, made upon this gaol by me to the Government, are annexed :

I inspected this gaol on the 27th January. There were then in custody six prisoners, all males.

One was waiting trial for murder. The others were under sentence—one for fraud, two for larceny, one for vagrancy, and one was insane.

The condition of the gaol was good ; cleanliness and order prevailed as regards the beds, bedding, cells, corridors, etc. The water supply is from the town waterworks.

There is good drainage and ventilation.

The gaol dietary regulations are adhered to, and the supplies are obtained under contract. Six suits of prison clothing in good order The books are well kept. The building is heated with hot water and lighted with gas.

The floor joists of one of the day rooms have decayed and must be renewed at once, as the floor is dangerous in its present condition.

Hot water should be supplied to the bath-tub.

A second inspection of this gaol was made by me on the 27th November. There were nine male prisoners in custody on that day ; no females.

One was waiting trial for horse-stealing, one for felony, and two for larceny. The others were under sentence as follows : One for injuring a horse, six months in Central Prison ; one for larceny, six months in Central Prison ; and two for drunkenness, thirty days and three months in gaol ; one man, committed as insane, should be in the county poorhouse.

The premises were in a satisfactory state of cleanliness and order. There were twelve suits of gaol clothing in good condition.

Hot water service has not yet been put in bath-room, as recommended in a previous report.

I trust that the county council will see that this matter is attended to without further delay.

SAULT STE. MARIE GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	43	45	56
Greatest number confined at any one time	7	7	12
Number of re-committals - - - -	2	2	2
Total cost of maintaining gaol - - -	$1,490.08	$1.721.18	$1,857.52

A copy of the report, made to the Government by me upon this gaol, is annexed :

I made an inspection of this gaol on the 12th August. There were two prisoners in custody—one male and one female—both committed as lunatics. Forty-eight prisoners have been committed since the beginning of the official year.

The general condition of the gaol was good. The water-closets are in the yards. The water supply is obtained at the river. The dietary is according to regulations, and the supplies are contracted for. Twelve suits of clothing on hand, in good order.

The grounds are well kept. They are three acres in extent. A new fence will soon be required.

Five or six incandescent lights should be placed in the gaol.

The court-room and offices were in a well-kept condition.

Some improvements are required in the court-room, regarding which instructions have been given.

The gaol records were found to be well kept.

TORONTO GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	2,973	2,865	2,786
Greatest number confined at any one time	186	174	197
Number of re-committals - - - -	1,513	1,478	1,309
Total cost of maintaining gaol - -	$29,584.83	$26,734.30	$22,982.83

Copies of my reports to the Government upon this gaol, are annexed :

My first inspection of the Toronto gaol during the year was made on the 10th March, when 176 prisoners were found in custody—109 males and 67 females.

The building was in excellent order, and all departments were neat and clean. The drainage and ventilation are satisfactory. The water supply is from the city service. The stock of prison clothing comprises 200 suits, in good order.

The small room used by the matron as a dining-room should be fitted up as a bedroom in lieu of her present bedroom, and the latter changed into a dining and sitting room. It is also necessary that an opening should be made from the females' department, as recommended some months ago, to afford a means of escape in event of fire.

Most of the male prisoners are employed in reclaiming the swamp north of the gaol.

About twenty are employed in sawing wood, painting, cleaning, and doing laundry work.

A ventilating shaft is required from the engine-room to extend through the roof.

A hot-air furnace has been put into the laundry, which heats the working-room above. This does away with the necessity of keeping in repair the old pipes, which have been burst by frost.

Discipline is well maintained, and the management is good. The records are correctly kept.

This gaol was inspected by me again on the 28th September. There were then in custody 119 male and 54 female prisoners—a total of 173.

The general condition of the building, bedding, cells, and corridors was very satisfactory. The yards, water-closets, etc., were in good order. There is good drainage and ventilation.

The food supplies are of good quality, and are obtained by contract. The water supply is from the city service. There is a sufficient supply of clothing, in good order. The discipline and management are commendable. The male prisoners are employed in improving property on the Don flats belonging to the county; they also do the work required about the gaol and grounds. The female prisoners are employed in the laundry, kitchen, etc.

No action has yet been taken by the authorities towards providing a fire-escape for the female prisoners, as I have repeatedly requested.

I trust this matter will receive early attention without further notice from me.

WALKERTON GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	79	79	102
Greatest number confined at any one time	13	8	12
Number of re-committals - - -	18	24	38
Total cost of maintaining gaol - -	$2,117.05	$2,705.89	$2,034.20

A copy of the report, made by me to the Government upon this gaol, is annexed:

I inspected the Walkerton gaol on the 23rd January. It was in good order in every department.

The beds, bedding, cells, and corridors were neat and clean, and the yards and water-closets tidy.

There were ten prisoners in custody—nine men and one woman. Two of the men were duly certified as insane, five were committed for larceny, and two for vagrancy. The female prisoner was sentenced to the Mercer Reformatory for two years for vagrancy.

The ventilation of the gaol is very good, but the drainage is bad. The water supply is from the town system. The food supplies were of good quality; they are obtained by contract. There were twelve suits of gaol clothing, in good order. The books were well kept.

The building is heated by a hot-water furnace. Half a dozen iron beds are very much required and should be supplied immediately.

I instructed Mr. Aikins to make the second inspection of this gaol. A copy of his report is annexed:

I inspected Walkerton gaol on August 3rd. It then contained eight prisoners—seven males and one female. The female was a vagrant. Two of the males were awaiting trial for larceny, two were committed for horse-stealing, one for being disorderly, one for trespass, and one for giving liquor to Indians.

The building has been recently fitted up with hot-water heating furnaces and other accommodations, and is much more modern than it has been in these particulars. Nevertheless, I found that no action has yet been taken on your last recommendations to put in a drain and get the iron beds. I found the building in good order both inside and out. I examined the books and records, from which I saw that the gaoler gives daily attention to this branch of his work, and keeps everything well up to date.

WOODSTOCK GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	150	179	161
Greatest number confined at any one time -	35	31	27
Number of re-committals - - - -	75	82	68
Total cost of maintaining gaol - -	$3,776.95	$3,770.64	$2,933.38

Copies of my reports to the Government upon this gaol are annexed:

An inspection of the Woodstock gaol was made by me on the 6th June. There were nine prisoners in custody, namely, eight males and one female. The general condition of the building was very good; the beds, bedding, corridors and cells were clean and orderly. Water-closets should be placed in the corridors of the gaol, and those now in use in the yards be discontinued. The drainage is very poor and must be remedied immediately. The water supply is from wells. The dietary is as prescribed by the gaol regulations, and the supplies are obtained by contract. There were twelve suits of gaol clothing in good order. I found the books well kept.

The offences for which the prisoners were committed were as follows: Males—burglary, one; forgery, one: attempt to break gaol, one; horse-stealing, one; carrying firearms, one; drunks, two; vagrancy, one. The female prisoner was a vagrant.

On this occasion I had the pleasure of meeting the county property committee and members of the county council, with whom I discussed the improvements required to be made in connection with the gaol and the gaoler's residence. I recommended as very necessary improvements that a portion of the kitchen connected with the gaoler's house should be carried up one storey higher, the upper part to contain a servant's room, bath-room and water-closet; that a new system of drainage, which I fully explained to them, should be provided for the gaol; that town water should be put into the gaol and gaoler's residence; that water-closets be placed in the corners of the corridors or day-rooms for the use of prisoners, and that new iron bedsteads with wire mattresses be purchased to displace the old bedsteads now in use, which, from their construction, are dangerous, the prisoners being able to take off the slats and legs and use them as a means of escape. I was pleased to see the interest that is taken by the gentlemen in charge of the county buildings, and believe that they will make the improvements recommended at an early day.

I made an inspection of the Woodstock gaol on the 26th September There were ten prisoners in custody—nine males and one female. Five of the males were waiting trial for rape, one for arson and one for an unnatural crime; one was sentenced for thirty days for trespass. The female was sentenced to the Mercer Reformatory for one year for prostitution and vagrancy.

The corridors, cells, yards and water-closets were all clean and in good order. There were twelve suits of clothing in good order. The dietary is in accordance with the gaol regulations, and the supplies are contracted for. Well-water is used. The books are well kept.

I regret to find that no action has been taken in regard to the recommendation made in my minutes of inspection, dated the 6th June last. The improvements then referred to are very important, and I trust that no further time will be lost in making the repairs required to the gaol and gaoler's residence.

WELLAND GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	222	216	224
Greatest number confined at any one time -	55	40	52
Number of re-committals - - -	101	83	85
Total cost of maintaining gaol - -	$3,180.60	$3,030.26	$3,510.38

A copy of the report, made by me to the Government upon this gaol, is annexed:

I made an inspection of the Welland gaol on the 7th July. There were three male prisoners in custody, all under sentence, two for obtaining goods under false pretences, three months in gaol and nine months in Central Prison, respectively; one for indecent assault, one year in Central Prison.

The general condition of the building was very satisfactory. The beds, bedding, cells, and corridors, yards and water-closets were all in good order. Good drainage and ventilation. The dietary is in accordance with the regulations, and the supplies are obtained by contract. There were thirty suits of clothing in good order. The books are well kept.

I instructed Mr. Nicholson to make the second inspection of this gaol. A copy of his report is annexed:

I beg to state that I made an inspection of the Welland gaol on the 15th September. There were eight male prisoners in custody—no females. They were all under sentence for the following offences: Drunk and disorderly, one; trespassing on the railway, three; larceny, one; vagrancy, two; contempt of court, one. The committments since the beginning of the official year were 220.

I found the gaol in all respects in a good state of cleanliness and order, and the books of record written up.

WHITBY GAOL.

	1892.	1893.	1894.
Prisoners committed during the year -	43	60	57
Greatest number confined at any one time -	10	14	11
Number of re-committals - - - -	19	19	24
Total cost of maintaining gaol - -	$2,119.30	$2,276.71	$2,243.75

Copies of my reports made to the Government upon this gaol, are annexed:

I inspected this gaol on the 29th January. On that occasion there were five prisoners in custody—four males and one female. The latter was a vagrant, and the others were under sentence, one for assault, two for larceny, and one for vagrancy.

The general condition of the building was good. The beds, bedding, cells, corridors, yards, water-closets, etc., were in good order and clean. The drainage and ventilation are very good. The water supply is from wells. The dietary is as prescribed by the gaol regulations, and the supplies are obtained by contract. Six suits of clothing were on hand in good order. More clothing is required for prisoners, and three iron bedsteads are very much needed.

I visited the Whitby gaol on the 11th September, finding two male and three female prisoners in custody. One of the former was under sentence for assault, and the other was waiting trial for larceny. Two of the women were vagrants and one insane.

The gaol premises were found to be in good order. The building is heated by steam. Well-water is used, and the water-closets are in the gaol yards.

The food supplies are served according to regulations, and are obtained by contract. There were five suits of clothing in good order. The books were well kept.

Mattawa Lock-up.

I visited this lock-up on the 24th July. There were no prisoners in custody. The commitments since the 1st October were fifty-three.

It is the intention of the town authorities to procure a suitable site for new courthouse and gaol, and as soon as that is done the Government will erect suitable buildings thereon for the purpose.

Sudbury Lock-up.

This lock-up was inspected by me on the 26th July. The only prisoners were two men, one waiting trial on a charge of larceny and the other for vagrancy.

The building was found to be in a satisfactory state of cleanliness and order, and the books were properly entered up.

North Bay Lock-up.

I made an inspection of the North Bay lock-up on the 24th July, when it contained two prisoners. One, a man, was under sentence for three months for selling liquor without a license. The other, a woman, was sentenced to the Mercer Reformatory for one year for prostitution.

The corridors, cells, bedding, etc., were clean and in good order.

The fence has been extended so as to enclose the windows opening into the corridors in order to prevent anything being handed to prisoners by persons outside on the street.

The outside woodwork of the building was being painted.

A kitchen is very much needed for the gaoler's family, as well as for doing the cooking for prisoners. The books are well kept.

Gore Bay Lock-up.

I made an inspection of the lock-up at Gore Bay on the 12th August. It contained one prisoner, who was waiting trial for drunkenness. Since the beginning of the year seven prisoners had been committed.

An addition to the lock-up is very necessary for the accommodation of the keeper's family.

Thirty cents per day per prisoner is paid for food.

A bridge is required to be built across the ditch in front of the lock-up and registry office.

Little Current Lock-up.

On the 11th August I made an inspection of this lock-up. No prisoners in custody. The building was clean and in good order. It is a stone structure and stands on half an acre of ground. There were three suits of clothing in good order.

Two pairs of blankets are wanted for the winter.

John Lewis, a son of the late keeper, has been acting since his father's death.

Manitowaning Lock-up.

I found this lock-up empty of prisoners when I inspected it on the 10th August. The building was not in a clean state, but the keeper informed me that he would have it put in order at once.

There is good drainage. Well water is supplied. Thirty cents is allowed for food for each prisoner committed.

The building requires painting.

Huntsville Lock-up.

I made an inspection of the lock-up at Huntsville on the 23rd July. There was only one prisoner, a boy, who was waiting trial on a charge of larceny.

I found the building and fences in need of considerable repairs, and also of painting. I arranged with Mr. John Slatter to do the painting, and also with Mr. L. H. Ware for the carpenter work required.

There have only been six prisoners in this lock-up since the 1st October.

The rooms were clean and in good order, and the books were properly entered up. Electric light is used and the water supply is from a well.

Fort William Lock-up.

On my annual inspection of this lock-up on the 14th August, I found six prisoners in custody—four men and two women.

The building in every respect, was in a satisfactory condition. There were ten suits of clothing in good order.

The food supplies are contracted for. The discipline and management are good.

The offences for which the prisoners were serving sentence were as follows: males: one for larceny, five months; one for assault, sixty days; one for drunkenness, twenty days; and one waiting trial for drunkenness. Females: one for prostitution, three months; one for vagrancy, six months. A bath-tub was ordered to be purchased for the use of the prisoners. Fire protection is very much needed.

Burk's Falls Lock-up.

I made an inspection of this lock-up on the 23rd July. There were no prisoners in custody on that date. Since the beginning of the official year there had been twenty-seven commitments. The building was clean and in good order. The exterior of the lock-up as well as the outbuildings and fence should be painted.

There is no water on the premises except cistern water, which is used for washing purposes. The books are well kept.

Fort Francis Lock-up.

I inspected the lock-up at Fort Francis on the 19th August. There were no prisoners in custody. The building was clean and in good order. It is supplied with lake water. A supply of clothing, and books of record are required; also some furniture and cooking utensils for the use of the gaol. The latter were ordered to be purchased. The books will be forwarded.

ANDREW MERCER REFORMATORY FOR FEMALES AND REFUGE FOR GIRLS.

In submitting this, the fourteenth annual report of the Reformatory for Females, I am pleased to state that the health of the inmates has been exceptionally good during the year, the number of hospital cases being less than in any corresponding period since the institution was established, as will be seen by the report of Dr. King, the attending surgeon.

The usual repairs to buildings, drains, etc., and work upon the grounds have been attended to during the year. A brick house has been erected on the grounds as a residence for the gardener.

During the coming year new distributing water pipes throughout the institution will require to be put in, and the painting of the building inside and out will have to be done.

A house should be built on the premises for the engineer, so that he may be at hand in case of emergency during the night time.

Arrangements are being made for the erection of a fire-escape for the exit of the inmates in event of fire.

As regards the officers and attendants there is no change of importance to note since my last report.

In the refuge department the girls have made very good progress in acquiring a knowledge of housework, knitting, sewing and laundry work while devoting a portion of each day to studies in the school room under the instruction of Miss Elliot, teacher.

The inmates of the Reformatory have carried on satisfactorily the laundry-work, knitting, sewing and housework during the year.

Their moral and spiritual welfare has been carefully looked after by the Women's Christian Association and kindred societies. Mrs. O'Reilly, superintendent, and the other officers speak with confidence as to the good results of the Sunday and week-night services as exhibited in the conduct of the inmates while in the institution and after leaving it.

The officers and attendants have shown their zeal for the success of the institution by maintaining good discipline and order in every department during the year.

The number of inmates at the beginning, October 1st, 1893, was 81, or 17 more than at the corresponding date last year. There were admitted during the year 122, as compared with 132 in 1893, and the total number in custody during the year was 203, as compared with 196 in 1893. At the close of the present year, September 30th, there were 82 inmates as compared with 81 at the end of last year. The average number of inmates in 1893 was 126, and the average number for 1894 was 121.

In the refuge department there were 44 girls at the beginning of the year, October 1st, 1893, as compared with 46 the previous year. The total number in residence during the year was 59 as compared with 61 in 1893. The number in residence at the close of the year was 47 as compared with 44 in 1893.

The cost per capita for this year is $178.52 as compared with $196.72 for 1893. The expenditure for maintenance was $3,700 less than for 1893; and in the net earnings there has been an increase of $532.97.

The total revenue received from the Reformatory for the year amounts to $3,083.68 as compared with $2,754.07 in 1893.

In my notes of inspection will be found full details of the institution work during the past year.

INSPECTIONS.

An inspection of the Reformatory was made by me on the 12th April.

On that day there were 76 adult female inmates and 4 infants, and the distribution of the women was as follows:

Knitting for supplies	5
Learning to knit	2
Sewing, mending, etc	1
Corridor and house cleaning	4
Cooking and baking	5
Dining room	4
Public laundry	30
House	15
Nursing	1
Sick	1
Insane	1
Undergoing punishment	1
Incapable	6
	—76

In the refuge branch there were 39 girls, all of whom were attending school, their hours being from 9 to 12 a. m. and 2 to 3 p. m., and from 7 to 8 p. m.; they study in the school-room. On Mondays from 2 to 5 p. m. they are instructed in sewing, knitting and repairing in the work room.

Every department of the building was clean and in good order. The bursar's department and stores were found to be well managed.

I made an inspection of this institution on the 19th November.

Considerable improvement has been made in the interior of the building and about the grounds during the past year. The plaster ceilings, which have fallen down in many parts of the building, have been replaced with wood sheeting; and the floors have been repaired in many places.

The laundries, where the inmates are principally employed, were found to be in good working order.

The prisoners' cells, working rooms, dining rooms, etc., were all in good condition; as also were the attendants' rooms, officers' rooms, store department and bursar's office.

The boiler rooms, kitchen, bathrooms and water closets were in a well kept condition.

There were 78 women in the Reformatory on this date, distributed as follows:

Employed at laundry work	42
Employed in knitting and sewing	12
Employed in learning to knit	3
Employed in house cleaning	4
Employed in kitchen, bakery and dining room	9
In nursery	1
Insane	1
Sick	4
Incapable	2
	—78

Services are held in the chapel during the week and on Sunday.

Refuge Branch.

There were 43 girls in this department at the time of my visit. They were all in good health, and the apartments occupied by them were in excellent order.

The inmates attend school during certain hours each day of the week, excepting Saturday. They are also instructed in knitting, sewing, housekeeping, cooking and laundry work.

Reformatory.

	1893.	1894.
Number of inmates at beginning of year (1st Oct.) 1893	64	81
" " since admitted	132	122
" " transferred from refuge	....	....
Total number in custody during the year	196	203
Discharged on expiration of sentence	106	111
" by order of the court	....	1
" " Governor-General	2	2
" " Lieutenant-Governor in Council	1	....
" on payment of fine	1	....
Transferred to Lunatic Asylum	1	3
" Refuge for Girls	5	2
Died	....	....
Escaped	....	2
	115	121
In custody at close of year (30th Sept.)	81	82

Refuge.

Number of inmates at beginning of year (1st of Oct.)	46	44
" " since admitted	14	14
" " returned from apprenticeship	1	1
Total number in residence	61	59
Discharged on expiration of term	8	6
Apprenticed by order of Inspector	6	5
Transferred to Reformatory	3	1
Died	....	....
	17	12
In residence at close of year (30th Sept.,) 1894	44	47

Maintenance Expenditure.

For year ended September 30th, 1894, compared with previous year.

Service.	Total expenditure, year ending 30th September, 1893.	Weekly cost per head.	Yearly cost per head.	Total expenditure, year ending 30th September, 1894.	Weekly cost per head.	Yearly cost per head.
	$ cts.	c. m.	$ cts.	$ cts.	c. m.	$ cts.
Medicine and medical comforts	108 60	1 66	86	108 55	1 72	90
Meat and fish	1,429 45	21 82	11 36	1,163 70	18 49	9 61
Flour, bread and meal	941 77	14 22	7 40	778 89	12 31	6 40
Butter	620 94	9 47	4 94	604 36	9 60	4 99
Groceries	2,658 61	40 58	21 11	1,709 04	27 16	14 12
Potatoes and vegetables	146 05	2 22	1 15	112 17	1 78	92
Bedding, clothing and shoes	1,419 19	21 66	11 27	1,439 11	22 87	11 89
Fuel	2,507 01	38 26	19 91	1,836 75	29 18	15 17
Gas, oil and matches	555 85	8 49	4 42	576 09	9 16	4 76
Laundry, soap and cleaning appliances.	756 01	11 54	6 00	613 12	9 73	5 07
Furniture and furnishings	572 58	8 74	4 55	228 47	3 62	1 89
Farm, garden, feed and fodder	1,007 39	15 39	8 00	831 78	13 22	6 87
Repairs and alterations	513 37	7 83	4 09	317 18	5 01	2 62
Printing, postage, advertising and stationery	312 99	4 77	2 50	316 25	5 01	2 61
Water supply	568 12	8 66	4 52	484 49	7 69	4 00
Library, schools and religious service	418 81	6 58	3 34	425 12	6 76	3 51
Unenumerated	1,091 17	16 67	8 67	931 74	14 81	7 70
Salaries and wages	9,159 97	139 74	72 63	9,135 24	145 18	75 49
Total maintenance expenditure	24,787 88	378 30	196 72	21,612 04	343 30	178 52
Manufacturing operation	2,017 56	.....	.....	1,488 62		
	26,805 44	.....	.....	23,100 66		

Average number of inmates in 1893, 126; average number of inmates in 1894, 121.

INDUSTRIAL DEPARTMENT.

The operations of this department as shown in subjoiner statement.

Laundry Department.

Number of days worked 6,178.

Total revenue	$2,682 57	
Less cost of water, soap, starch, etc	600 00	
Net revenue		$2,082 57

Daily earnings from net revenue, 33.70 cents.

Sewing Department.

Number of days worked, 284.

Total revenue	$156 31	
Less cost of needles, etc	1 00	
Net revenue		$155 31

Daily earnings from net revenue 5.42 cents.

Knitting Department.

Number of days worked 1,775.

Total revenue	$244 80	
Less cost of yarn	100 00	
Net revenue		$144 80

Daily earnings from net revenue 8.10 cents.

Clothing given to inmates leaving	$382 98	
Making clothing, laundrying, baking, cooking, etc., 11,343 days at 25 cents per day	2,835 75	3,218 73
		$5,601 41

Gross and net earnings of different departments.

	Gross.	Net.
Laundry department	$2,682 57	$2,082 57
Sewing "	156 31	155 31
Knitting "	244 80	144 80
Total gross and net revenue	$3,083 68	$2,382 68
Clothing and house work		3,218 73
		$5,601 41

REPORT OF SUPERINTENDENT.

TORONTO, December 17th, 1894.

DR. T. F. CHAMBERLAIN,

Inspector of Prisons, etc:

SIR,—In submitting to you the fourteenth annual report of the Andrew Mercer Ontario Reformatory for Females and Refuge for Girls, for the year ending September 30th, 1894, I beg to call your attention to the fact that we have had fewer convictions for short sentences this past year than we had the year preceding. This we find a decided advantage, as those short termed women have a disturbing influence on those who have been sentenced for long terms.

Our most troublesome subjects are those women who for the last few years have known no other home than the goal or reformatory; they are seldom at liberty more than a few days; they have no ambition and no desire to change their degraded lives. When sentenced to the Reformatory we find them idle and cunning schemers, and I fear that they are utterly irreclaimable.

If women on the second or third conviction were sentenced to one or two years and then time remitted for good conduct it would assist materially in the work of reformation and better results than such as we have already experienced might be looked for.

Although the too sanguine hopes we entertained on the opening of this institution have not been realized to the full, still it is gratifying to know that very many of our former inmates have benefited by reformatory discipline and the influence of religious instruction in so much, they now occupy respectable positions in society. Some are well married, others are living at service.

As usual we have a number of incapables, women who through either mental or physical weakness are almost wholly unfit for any kind of work; added to these we have a few confirmed invalids; one old woman sentenced for two years who seldom leaves her bed; the Dr. marks her insane.

In consulting our books I am pleased to find such a number that have never been recommitted. These woman we must conclude are doing well. We frequently receive letters from those at a distance and visits from those in the city, in all cases we strive to keep track of them.

One hundred and eleven women were discharged during the year:

Returned to parents or relations	67
" to old life	18
Had situations found by officers of Reformatory	4
" " " by members of Salvation Army	3
" " " by woman herself	1
Went to Monastery of Good Shepherds	4
" " Haven	3
" " Prison Aid Association	2
Salvation Army Rescue Home	5
Helping Hand	3
House of Industry	1
	111

Nursery.

There were three infants in residence October 1st, 1893.

Born in Reformatory	2
Brought in by their mothers	3
In residence October 1st, 1893	3
	8
Sent to House of Providence	1
Taken out by mothers	4
Adopted	1
Died	1
In residence September 30th, 1894	1
	8

Religious Services.

In the absence of Mr. Tilly, who succeeded the late lamented W. H. Howland Esq., no regular superintendent of the Sunday school has been appointed. H. Castles, Esq. has given his valuable services occasionally; Mrs. Chamberlain and the lady teachers have been constant in their attendance every Sunday morning; members of the Salvation Army have held prayer meetings every Monday evening; R. Harvey Esq. has held meetings every Wednesday evening during the year; Miss M. Keith, bible woman, has a bible class every Saturday afternoon; Rev. Father Welsh of St. Michael,s College ministers to the spiritual wants of the Roman Catholic portion of the inmates. In the majority of cases the women enjoy and appreciate those united efforts for their spiritual good and reformation.

Industries.

Knitting socks	427
" mitts	1,712
Stockings	75
Making dresses	106
" bedticks	42
" shirts	136
" chemise	96
" quilts	5
" aprons	48
" towels	72
" waists	45
" tablecloths	17
" pillowslips	49
Articles laundried for Central Prison and city	153,059
For Reformatory	64,833
	217,892

Work done.

A house has been built on the grounds for the gardener; ceilings have been repaired and plastering done; new sidewalks have been put down; new tubs and boilers for laundries have been supplied; drains put in order. The coal scales were repaired, and library books for the use of inmates have been supplied.

Requirements.

The building requires painting both inside and out; the front gate and fences are looking weather-beaten and delapidated; electric bells are required all over the house.

A house for one or other of the engineers on the grounds is very necessary, as we are often obliged to send for one of them during the night to repair a defective water-pipe. Last Sunday the assistant engineer was obliged to work a good part of the day to prevent a broken pipe from deluging the store room.

Grounds and Garden.

The grounds around the institution were kept as usual in good order.

Fresh vegetables from the garden was supplied to the different tables all through the year.

List of Vegetables and Fruit Grown in the Garden:

Corn	150	dozen.
Turnips	55	bushels.
Potatoes	93	"
Vegetable marrow	60	dozen.
Celery	2,000	heads.
Mangel	30	bushels.
Carrots	60	"
Beets	40	"
Cabbage	2,000	heads.
Cauliflower	200	"
Cucumbers	6	dozen.
Melons	20	"
Tomatoes	10	bushels.
Salsify	20	"
Leeks	22	"
Onions	90	"
Radishes	200	bunches.
Lettuce	400	heads.
Pepper	1	dozen.
Parsley	400	bunches.
Parsnips	50	bushels.
Peas	20	"
Beans	12	"
Asparagus	200	bunches.
Rhubarb	400	"
Squash	30	dozen.
Horseradish	40	bunches.
Strawberries	400	boxes.
Raspberries	300	"
Currants	60	"
Gooseberries	30	"
Plums	1	bushel
Grapes	10	bushels.

Mrs. Down was appointed housekeeper, her place as cook being supplied by Miss Maloney who resigned her position for the purpose of being married.

Miss Curry was appointed cook. The attendants one and all continue to perform their several duties conscientiously.

I have the honor to be, Sir,

Your obedient servant,

M. J. O'REILLY,
Superintendent.

REPORT OF TEACHER OF REFUGE.

TORONTO, October 1st, 1894.

T. F. CHAMBERLAIN, ESQ., M. D.,
Inspector of Public Charities, etc.

SIR,—I have the honor to submit the following report of the Industrial Refuge for the year ending September 30th, 1894.

Number committed to Refuge since opening	174
" transformed from Reformatory	46
Total number since opening	220
" now in refuge	47
Average age at entrance	12 years 21 days.
" length of time in Refuge	2 " 29 "

Education at Entrance.

Illiterate	167
Read and write	53

Work Done in Refuge.

Number of articles laundried 33,323

NUMBER OF HAND-SEWN ARTICLES.

Articles.	No.	Articles.	No.
Aprons	88	Sheets	59
Chemises	49	Towels	34
Dresses	92	Ticks	12
Drawers	84	Waists	34
Night dresses	37	Handkerchiefs	12
Pillow cases	35	Miscellaneous	70
Napkins	70	Total	713
Shirts	37		

Hand-knit stockings ..... 140 pairs.

Education.

Fourteen girls entered during the year; nine of these could neither read nor write; three were in the II. reader, and two in the Junior III.

At the close of the year the classes stood as follows:

Junior I. Book, 8; Senior I. Book, 3; Junior II. Book, 6; Senior II. Book, 10; Junior III. Book, 9; Senior III. Book, 4; Fourth Book, 7.

The subjects taught in the Junior grade—I. and II. Book classes—are reading, writing, spelling and numbers.

The course for the senior grade is reading, spelling, form dictation, writing, arithmetic, grammar, physical geography, English and Canadian history and oral instruction in morals and deportment.

Religious instruction is given daily to both Protestants and Roman Catholics.

Our girls live at all times as the members of one family, and at no time are they subject to greater restraint than the daughters of a well regulated household. Their work is changed every two months, so that a girl entering at the age of twelve years or over and remaining two or three years has a fair knowledge of housework at the time she leaves the institution. Mrs. W., who has one of our girls, writes, "G. has a nice and thorough way of going about her work, and seems anxious to do her best and to be a credit to her friends," etc., etc.

The majority of our girls have to fight the battle of life against heavy disadvantages: Miserable parents, hereditary incapacity, ignorance, disease, homes of intemperance and vice. Our aim is to arm them to feel that labor is not ignoble, nor necessarily the cause of unhappiness, but a birthright to be enjoyed.

Seventy-five per cent. of the girls entering the Refuge can neither read or write; few have any knowledge of housework or sewing, they are unstable in purpose, reckless in action, boisterous in manner, chafing under restraint that curbs their wild desire to do that which is right in their own eyes. In its truest sense their education must include the patient training of the girls in habits of industry, morality and Godliness. Godliness of the religion of our Lord Jesus Christ is not an incidental but a fundamental principle in the training of the young committed to our care.

It is with factors as our aid that we are able with grateful hearts to record that 86 per cent. of our girls are to-day respectable citizens. Only twelve girls have returned during the last fourteen years as prisoners to the Reformatory; another dozen have failed, but have not continued to lead vicious lives.

We endeavor to keep in communication with girls after they leave the Refuge by visiting them frequently where convenient, and by correspondence where at a distance. We are now in correspondence with girls who left here eight, ten and twelve years ago. Several visited us during the summer who were unknown by face to those at present in the institution.

We are not unmindful of the benefits of a glimpse of the outside world, and new pleasure and instruction may be found apart from the variety halls and cheap shows. Many times during the year a party of girls were taken to a lecture, concert, World's Fair views or a visit to the museum of the Normal School.

The periodicals supplied by the Prison Aid Association have been regularly received and eagerly read. We are also indebted to the editor of the "Canadian Mute," for the monthly paper issued by the Institute of the Deaf and Dumb, and to Mrs. E., of Howard street, Toronto, for the "Methodist Magazine," a monthly periodical, which has been much appreciated by some of the older girls. For these we tender our sincere thanks.

I am, Sir,

Yours faithfully,

M. C. ELLIOT.

ANNUAL STATISTICAL REPORT OF THE ANDREW MERCER ONTARIO REFORMATORY FOR THE YEAR ENDING SEPTEMBER 30th, 1894.

Number of inmates, October 1st, 1893	81
" " " since received	122
	——203
Discharged by expiration of sentence	111
" " order of His Excellency the Governor-General	2
" " " High Court of Justice	1
Transferred to Refuge	2
Transferred to Asylum for the Insane	3
Escaped	2
Remaining in custody September 30th, 1894	82
	——203

Nature of Sentences.

Sentenced direct to the Reformatory	75
" to Common Gaols	47
	——122

Nationalities.

Canada	74
England	17
Ireland	17
Scotland	4
Sweden	1
United States	8
Wales	1
	——122

Religious Denominations.

Baptists	8
Episcopalians	40
Methodists	25
Presbyterians	9
Roman Catholics	39
Jewish	1
	——122

Social Condition.

Married	46
Single	76
	——122

Temperate or Intemperate.

Temperate	52
Intemperate	70
	——122

Education.

Read and write	67
Read only	25
Neither read nor write	30
	——122

Ages.

Under 18 years	20
From 18 to 20	15
" 20 to 30	34
" 30 to 40	27
" 40 to 50	18
" 50 to 60	4
" 60 to 70	4
	——122

Occupations.

Charwomen	11
Clerk	1
Cook	1
Dressmaker	1
Housekeeper	17
Lace-maker	1
Laundress	5
No occupation	14
Prostitute	16
Servant	49
Tailoress	4
Waitress	2
	——122

Crimes.

Abandoning child	1
Aggravated assault	1
Bigamy	1
Concealment of birth	1
Disorderly and prostitution	1
Disorderly and vagrancy	1
Drunkenness	11
Drunkenness and vagrancy	2
Escape from Alexandria Industrial School	3
Frequenting a disorderly house	1
Housebreaking and larceny	1
Indecent act	1
Indecent exposure	1
Inmate of disorderly house	2
Inmate of house of ill-fame	10
Keeping a disorderly house	4
Keeping house of ill-fame	18
Larceny	21
Obtaining goods under false pretences	1
Prostitution	9
Receiving stolen goods	1
Selling liquor without license	1
Unlawful wounding	1
Vagrancy	26
Vagrancy and prostitution	2
	122

Sentences.

For 1 month	4
" 2 months	7
" 3 "	10
" 4 "	3
" 6 "	66
" 9 "	1
" 12 "	19
" 17 "	1
" 23 "	4
" 1 year and 364 days	2
" 24 months	2
" 36 "	3
	122

Counties from which inmates were received.

Counties.	Sentenced direct to the Reformatory.	Sentenced to common gaol and subsequently removed.	Total.
Brant	5		5
Bruce	1		1
Carleton	1	5	6
Elgin	2		2
Essex	3		3
Frontenac	1		1
Hastings	1		1
Kent	3		3
Leeds and Grenville	2	2	4
Lennox and Addington	1		1
Middlesex	6	2	8
Muskoka, District of		1	1
Nipissing, District of	4	1	5
Northumberland and Durham	1	2	3
Ontario	2	1	3
Oxford	1		1
Peterborough	3	1	4
Perth	2		2
Simcoe	2	3	5
Stormont, Dundas and Glengarry	2		2
Victoria	1		1
Waterloo	2		2
Wellington	1		1
Wentworth	3	2	5
York	25	27	52
Total	75	47	122

Daily average population of infants in the Reformatory during the year ending September 30th, 1894.

Day of month.	October, 1893.	November.	December.	January, 1894.	February.	March.	April.	May.	June.	July.	August.	September.
1	4	3	3	3	2	3	3	1	2	1	1	.....
2	4	3	3	3	2	3	3	1	2	1	1	.....
3	4	3	3	3	2	3	3	2	2	1	1	.....
4	4	3	3	3	2	3	3	2	2	1	1	.....
5	3	3	3	3	2	3	4	2	2	1	1	.....
6	3	3	3	3	2	3	4	2	2	1	1	.....
7	3	3	3	3	2	3	4	2	2	1	1	.....
8	3	3	3	3	2	3	4	2	2	1	1	.....
9	3	3	3	3	2	3	4	2	2	1	1	.....
10	3	4	3	3	2	3	4	2	1	1	1	.....
11	3	4	3	3	2	3	4	2	1	1	1	.....
12	3	3	3	3	2	3	4	2	1	1	1	.....
13	3	3	3	3	2	3	4	2	1	1	1	.....
14	3	3	3	3	2	3	4	2	1	1	1	.....
15	3	3	3	3	2	3	4	2	1	1	1	.....
16	3	3	3	3	2	3	4	2	1	1	1	1
17	3	3	3	3	2	2	4	2	1	1	1	1
18	3	3	3	3	2	2	4	2	1	1	1	1
19	3	3	3	2	2	2	4	2	1	1	1	1
20	3	3	3	2	2	2	4	2	1	1	1	1
21	3	3	3	2	2	2	4	2	1	1	1	1
22	3	3	3	2	2	2	4	2	1	1	1	1
23	3	3	3	2	2	2	4	2	1	1	1	1
24	3	3	3	2	2	2	3	2	1	1	1	1
25	3	3	3	2	2	2	3	2	1	1	1	1
26	3	3	3	2	2	2	2	2	1	1	.....	1
27	3	3	3	2	3	3	2	2	1	1	.....	1
28	3	3	3	2	3	3	2	2	1	1	.....	1
29	3	3	3	2	.....	3	1	2	1	1	.....	1
30	3	3	3	2	.....	3	1	2	1	1	.....	1
31	3	.....	3	2	.....	3	.....	2	.....	1	.....	.....
Total	97	92	93	80	58	83	102	60	39	31	25	15

Total, 775. | Average per day, $2\frac{45}{365}$. | Average per month, $64\frac{7}{12}$.

Daily average population of inmates of the Reformatory during the year ending September 30th, 1894.

Day of month.	October, 1893.	November.	December.	January, 1894.	February.	March.	April.	May.	June.	July.	August.	September.
1	81	86	84	81	85	75	74	75	74	70	71	78
2	81	86	84	80	87	75	74	75	74	70	69	78
3	81	86	83	82	86	75	75	75	72	69	69	78
4	81	84	83	80	84	74	74	75	72	70	73	78
5	81	84	83	80	84	74	79	75	73	70	73	78
6	81	84	82	82	84	74	78	74	73	74	73	78
7	80	84	82	82	84	77	78	74	73	74	73	77
8	80	84	82	84	84	77	78	74	73	74	73	77
9	80	84	82	84	83	76	78	73	73	74	73	76
10	80	86	82	87	83	76	77	73	72	73	75	76
11	80	86	82	87	82	75	76	72	72	73	75	75
12	80	85	82	88	82	75	76	72	71	73	73	77
13	80	87	81	88	81	75	79	72	70	75	73	77
14	80	87	81	88	81	77	79	72	71	75	75	79
15	80	87	81	88	81	77	78	72	71	74	80	79
16	80	86	81	87	81	77	78	72	70	74	79	79
17	83	85	80	84	81	77	74	71	70	77	79	79
18	83	83	83	87	80	76	74	73	70	76	79	78
19	83	83	84	86	80	76	74	73	69	75	79	78
20	83	83	84	86	79	75	73	71	67	74	79	78
21	82	83	83	85	78	75	73	71	67	76	81	78
22	82	85	83	85	78	73	73	74	69	75	81	78
23	82	85	83	85	78	73	73	74	69	75	81	78
24	84	85	83	84	76	73	74	74	68	75	81	78
25	85	85	83	84	76	73	73	75	68	75	81	81
26	85	85	83	84	76	73	77	75	67	75	80	81
27	86	85	82	84	76	75	76	74	67	75	80	81
28	86	85	81	86	76	74	76	74	67	75	79	80
29	86	85	81	86	.....	74	75	74	70	73	78	82
30	86	85	81	86	.....	74	75	74	70	73	78	82
31	86	.....	81	85	.....	74	.....	74	.....	73	78	.....
Total	2,548	2,548	2,550	2,625	2,266	2,324	2,271	2,276	2,112	2,284	2,361	2,352

Total, 28,517. | Average per day, $78\frac{47}{366}$. | Average per month, $2,376\frac{5}{12}$. | Lowest No. 67. | Highest No. 87.

ANDREW MERCER INDUSTRIAL REFUGE FOR GIRLS.

ANNUAL STATISTICAL REPORT OF THE ANDREW MERCER REFUGE FOR GIRLS FOR THE YEAR ENDING 30TH SEPTEMBER, 1894.

Number of inmates, 1st October, 1893	44
" " since received	14
" " returned from apprenticeship	1
	—59
Discharged by expiration of sentence	6
" apprenticeship	5
" Order in Council	1
Remaining in Refuge 30th Sept., 1894	47
	—59

Sentences.

Direct to Refuge	12
Transferred from Reformatory	2
	—14

Nationalities.

Canada	14

Counties from which Girls were received.

Algoma	6
Durham	2
Elgin	1
Lennox and Addington	1
Ontario	1
Renfrew	1
Simcoe	1
Wentworth	1
	—14

Ages.

Seven years	1
Nine "	1
Ten "	2
Eleven "	2
Twelve "	3
Thirteen "	2
Fourteen "	2
Sixteen "	1
	—14

Offences.

Waif	4
Without proper control	3
Dissolute life	3
Larceny	2
Theft	1
Perjury	1
	—14

Sentences.

Six months	1
Three years	1
Four "	1
Indefinite	11
	—14

Daily average population for the year ending 30th September, 1894.

Day of month.	October, 1893.	November, 1893.	December, 1893.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	June, 1894.	July, 1894.	August, 1894.	September, 1894.
1	44	42	41	39	39	38	38	38	37	39	42	47
2	44	42	41	39	39	38	39	38	37	39	42	47
3	44	42	41	39	39	38	40	38	37	39	42	47
4	44	41	41	39	39	38	40	38	37	39	42	47
5	44	41	41	39	39	38	40	38	37	39	42	47
6	44	41	41	39	39	38	40	38	37	39	42	47
7	44	41	41	39	39	38	39	38	37	39	42	47
8	44	41	41	39	39	38	39	38	37	39	42	47
9	44	41	41	39	39	38	39	38	37	39	42	47
10	44	41	41	39	39	38	39	38	37	39	43	47
11	44	41	41	39	39	38	39	37	37	40	43	47
12	44	41	41	39	39	38	39	37	37	40	43	47
13	44	41	40	39	39	38	39	37	37	40	43	47
14	44	41	40	39	39	38	39	37	37	40	43	47
15	44	41	40	39	39	38	39	37	39	40	43	47
16	44	41	40	39	39	38	39	37	39	40	43	47
17	44	41	40	39	39	38	39	37	39	40	45	47
18	44	41	40	39	39	38	39	37	39	40	45	47
19	44	41	40	39	39	38	39	37	39	40	45	47
20	44	41	40	39	39	38	39	37	39	39	47	47
21	44	41	40	39	39	38	39	37	39	39	47	47
22	42	41	39	39	39	38	39	37	39	42	47	47
23	42	41	39	39	39	38	38	37	39	42	47	47
24	42	41	39	39	38	38	38	37	39	42	47	47
25	42	41	39	39	38	38	38	37	39	42	47	47
26	42	41	39	39	38	38	38	37	39	42	47	47
27	42	41	39	39	38	38	38	37	39	42	47	47
28	42	41	39	39	38	38	38	37	39	41	47	47
29	42	41	39	39	.....	38	38	37	39	41	47	47
30	42	41	39	39	.....	38	38	37	39	42	47	47
31	42	.....	39	39	.....	38	.....	37	.....	42	47	.....
Totals	1,344	1,233	1,242	1,209	1,087	1,178	1,165	1,157	1,142	1,246	1,378	1,410

Total number of days, 14,791. Average per month, $1,232\frac{5}{12}$.
Average per day, $40\frac{131}{365}$.

REPORT OF THE SUNDAY SCHOOL, ANDREW MERCER FEMALE REFORMATORY.

Woman's Reformatory Sunday School.

During the past year the Word of Life has been faithfully and prayerfully carried to our sisters. This year as others has brought forth joys and sorrows, losses and gains. Our much loved brother, William Holmes Howland, whose presence, prayers and sympathy were of great value to us, has been called to the better land, and not lost only "gone before" to be forever with the Lord. We who still remain labor on gladly, hopefully, knowing that our work is not in vain in the Lord.

We have seen several leave the Reformatory soundly converted to God—their after-life proving that they had made the acquaintance of Him whom Moses and the prophets did write. On the women's side of the reformatory we have had ever a quiet, respectful and in very many cases a hungering listening to the truth. On the children's side we are very especially encouraged. Every Sabbath these little ones have repeated the memory verses and the golden texts —repeated them correctly and intelligently. The Word has been stored in the memory and "the entrance of Thy Word giveth light." These correct recitations are the result of the careful training by Miss Elliot, Teacher of the Girls' Refuge. And now as another year draws to a close we report 16 teachers, 52 adult scholars and 22 children in our school. Total 90.

When our late superintendent passed to the "glory land" the teachers met and after prayer and consultation unanimously elected Mr. Chas. Tilley Superintendent; Mrs. Dr. Chamberlain is still assistant superintendent and Miss Sams organist. We have to thank the Hon. S. H. Blake, Conductor Snider, Rev. John Salmon and Rev. W. F. Wilson for addressing the school on quarterly review Sunday. The Christmas service last year took the shape of a song service, Mr. and Mrs. McGrath, Messrs. Martin, Woodland, Hackney and Burns, leading in sacred song. This service was productive of much good. The Rev. W. F. Wilson addressed the women on these words, "yet I show you a more excellent way." I. Cor., 12-31.

For the matron and guards we tender thanks for their kindness and assistance wherever needed.

We now go forth gladly, hopefully, prayerfully, to labor in this corner of the Master's vineyard, sure that He is near to help and guide and direct, for He said, "Lo, I am with you alway."

Respectfully submitted,

(Signed) E. Y. SAMS,

Secretary.

REPORT OF THE SURGEON.

Toronto, October 1st, 1894.

J. F. Chamberlain, Esq., M.D.,
Inspector of Prisons and Public Charities.

Sir,—I have the honor of herewith submitting to you my fourteenth annual report as Surgeon of the Andrew Mercer Ontario Reformatory for Females and the Industrial Refuge for Girls, for the year ending September 30th, 1894.

The Reformatory for Females.

I am pleased to be able to report that the health of the inmates the past year has been unusually good, as compared with preceding years. There have been fewer hospital cases, less severe sickness, fewer in the specific or syphilitic ward, than during preceding years. No death has occurred among the inmates; and only one death occurred in the institution, that being a child born deformed, or with congenital spina-bifida, about one month after birth.

There have been several cases of insanity the past year, but none of a troublesome character. Each year brings its quota of women unable for work, or more or less decrepit and suffering from some chronic ailment: and hence requiring treatment; but unable to earn their food, and better adapted for a hospital or women's home, than for a reformatory.

Complaints regarding food and clothing have been few and trivial. Fewer attempts have been made at malingering.

Reformatory and Refuge Staff.

The health of the staff has likewise been good during the year, no single case of serious illness having occurred.

Following were the presentations for treatment, viz.: abrasion, 1; colds, 18; constipation, 2; contusion, 1; cough, 7; cramps, 2; eczema, 5; febriculæ, 2; indigestion, 5: inflamed toe, 2; leucorrhœa, 1; operation on toe, 2; pain, 3; psoriasis, 1; rheumatism, 6; sore throat, 4; and weakness and want of appetite, 7.

The Reformatory Hospital.

The hospital record is the best and most favorable made during the past fourteen years the institution has been in operation. Only four inmates were hospital cases during the year. Of these three were childbirth cases, and one was a case of consumption and syphilis complicated.

Following was the time spent by each, as an inmate of the hospital, viz.:

1 case of consumption and syphilis (complicated)	.....	107 days.
1 " " childbirth (girl babe)	.....	25 "
1 " " " (boy babe)	.....	19 "
1 " " " (boy babe) still in	.....	15 "

The Nursery.

In addition to the births in the institution, there are always additions to the nursery department, on account of the commitment of women carrying infants in their arms; and hence it becomes necessary to maintain the nursery as a department. The sickness of the babes, however, has been trivial. The situation of the nursery at the top of the building, the pure air, sanitary surroundings, together with regular feeding under supervision does much to obviate sickness. Following were the few cases treated: Colds, 4; convulsions, 2; cough, 3; cutting teeth, 1; diarrhœa, 3; eczema capitis, 1; hernia, 4; icturus, 1; parotidis, 1; spina-bifida, 1; and suppression of urine, 1. The spina-bifida case is the one which died, as referred to in a former portion of this report.

The Syphilitic Ward.

The number of cases in this department appears to be lessening from year to year. The total number under treatment during the year was only ten. Of that number but three occupied the ward at the close of the year. Of the cases treated, their varied occupancy of the ward was as follows, viz.:

1	under treatment,	(still in)	.....	46	days		
2	"	"	between	50	and	100	"
5	"	"	(2 still in)	"	100	" 150	"
1	"	"		"	150	" 200	"
1	"	"		for		212	"

Fully half of the above were in the ward under treatment before; but left before cured, on account of the expiration of their sentence.

Presentations for treatment during the year, excluding hospital cases.

Disease.	Number
Abrasions	6
Abscess	13
Amenorrhœa	14
Anæmia	6
Asthma	22
Bilious	95
Boils	3
Burns	8
Cancrum oris	4
Catarrh (nasal)	2
Cephalalgia headache	42
Chancroid	1
Colds	178
Congestion, lungs	2
" kidneys	5
Conjunctivitis	14
Consumption	11
Constipation	65
Contusions	17
Cough	57
Cramps	20
Cuts	2
Diarrhœa	12
Dislocation	1
Dysmenorrhœa	4
Earache	2
Eczema	11
Epilepsy	6
Erythema	1
Febriculæ	9
Fits	9
Gastralgia	1
Goitre	1
Hæmoptysis	34
Heart disease	2
Hæmorrhoides	5
Herpes	1
Housemaid's knee	2
Hysteria	1
Incontinence of urine	5
Indigestion	53
Inflammation of maxilla	3
Inflammation of gland	1
" upper extremities	6
" lower "	4
Insanity	26
Insect bite	1
Insomnia	5
Leucorrhœa	3
Lumbago	1
Malingering or frivolous	21
Mammitis	17
Menopause	2
Menorrhagia	12
Metritis	2
Nausea	7
Neuralgia	22
Ophthalmia	2
Operations (minor)	2
Otitis	1
Ovaritis	1
Pain (alleged and simple)	92
Pediculœ	2
Pregnancy, disorders of	10
Puncture	1
Rheumatism	35
Ringworm	4
Sore throat	19
Sprains	11
Synovitis	3
Syphilis	60
Tonsilitis	9
Toothache	28
Tumors	3
Urticaria	1
Vaginitis	2
Venereal warts	2
Vertigo	1
Weakness, debility, want of appetite, etc.	70
Worms	2

Monthly record of cases, other than hospital cases.

Months.	Casual or ordinary cases presenting.				Syphilitic ward.	
	Total cases seen.	Daily average of cases.	Total cases sick.	Daily average of sick.	Total inmates.	Daily average.
October, 1893	97	3.13	33	1.06	5	4.19
November, "	92	3.06	22	.73	5	5.00
December, "	140	4.51	80	2.26	5	4.45
January, 1894	123	3 96	44	1.42	4	3.22
February, "	93	3.32	37	1.32	3	2.03
March, "	81	2.61	20	.64	2	2.00
April, "	111	3.70	39	1.30	2	1.50
May, "	108	3.48	46	1.48	3	1.03
June, "	122	4.06	37	1.23	3	3.00
July, "	115	3.71	34	1.09	3	2.93
August, "	112	3.61	14	.45	3	2.51
September, "	80	2.66	18	.60	3	3.00
Daily average for the year		3.48		1.13		2.90

Industrial Refuge for Girls.

Of this department I have again a favorable report. It is rather remarkable that in the period of over fourteen years there has been but one death among the hundreds who have, during that time, been admitted. The past year came and went without one single case of a serious nature; and the current ailments have not only been mild, but fewer in number than for years past.

The most casual observer cannot help noticing the robust look of the large majority of the little ones; and one has not far to go to find the reason. Good sanitary conditions inside and out of the building prevail; regular hours are appointed for sleep and rest; for work and play; and for feeding the body, and feeding the mind.

Refuge presentations for treatment during the year.

Disease.	Number.	Disease.	Number.
Abrasion	1	Febricula	3
Acne	1	Gastralgia	1
Bilious	7	Incontinence of urine	3
Catalepsy	1	Inflammation (finger)	1
Chancroids	1	Insomnia	1
Chorea	6	Malingering or frivolous	2
Cold and sore throat	26	Pain	1
Contusion	1	Sprain	2
Cough	10	Teeth extracted	4
Cramps	1	Toothache	2
Diarrhœa	1	Weakness	2
Eczema	1	Worms	1

I have the honor to be, Sir,

Your obedient servant,

JOHN S. KING, M.D.,

Surgeon.

ONTARIO REFORMATORY FOR BOYS.

There is this year, as in past years, a decrease in the number of inmates. Last year there were 170 boys in the Institution, while this year there were only 158. At the close of the official year, 1893, there were 173 inmates; at the same date this year there were 152.

The total number in residence during the year was 224, as compared with 230 in 1893.

In the report of the superintendent, the causes which contribute to the decrease in the committals to the Reformatory are set forth. I agree with him in his remarks as to the desirability of having the judges, police magistrates, members of the Legislature and others visit the Reformatory, and make themselves conversant with the manner in which it is conducted and the facilities which it affords for the instruction and reformation of the boys undergoing sentence there.

The health of the inmates during the year has been very good, with the exception of the epidemic "la grippe," which disabled many of the boys and members of the staff of officers at the beginning of the year.

Very few changes have taken place in the staff of officers during the year. Mr. Rourke, one of the oldest officers of the Institution, was compelled to resign his position on account of illness, and has since died regretted by his associates on the staff, as well as all who had the pleasure of knowing him.

The superintendent, officers, teachers and chaplains report the conduct, deportment, and progress of the boys during the year as being, with but few exceptions, most satisfactory.

The usual repairing has been done during the year, the details of which will be found in the superintendent's report, and the requirements for the coming year are also stated therein.

During the past year the Penetanguishene Electric Light Company have installed their lighting system in the Reformatory and buildings on the grounds. This is found to be a great improvement, and gives a consciousness of security against fire as compared with the old method of lighting with coal-oil lamps, which occasioned much anxiety to the officials and the Government. We have now perfect systems of lighting and water supply for the Institution.

The boys are employed at work on the farm, in the tailor-shop, machine shop, bakery, laundry, sewing, knitting, housework, etc.; they also attend school daily. The details of their employment will be found in the reports of the chaplains, teachers and instructors.

Their moral and spiritual training is diligently attended to by the chaplains, who are constantly in charge of the boys. See their reports. The physical condition of the inmates was carefully attended to by the officers. Ample playgrounds and rooms are provided where they take their exercise every day, "rain or shine," in addition to their ordinary work. Football, military drill and band practice take up their leisure hours.

The cost per inmate during the year was $219.50, as compared with $222.55 in 1893. The slight decrease in the per capita cost is owing to the lesser number of officials for the year.

The various duties of the superintendent, deputy superintendent, storekeeper and bursar have been faithfully performed, and their offices and books well kept.

The report of Mr. Isaac Day, Inspector of Schools, who made an examination and inspection of the boys during the year, is very satisfactory. The teachers in the Institution devote their whole time to teaching the various branches as they are taught in our common schools. See their reports.

Copies of the minutes made at the time of my inspections are appended, and the tables following show the movements of the inmates during the past year and preceding ones.

The table given below shows the movements of the inmates during the past year, and also of the two preceding years.

Copies of the minutes made by me of my inspections are appended, showing the condition of the buildings, farm, employment of the boys, etc., at various times during the year.

The summary given below shows the operation of the Reformatory during the year as well as in the two preceding ones.

	1892.	1893.	1894.
Number in residence at beginning of year (1st October)	185	168	173
Admitted during the year	67	62	50
Returned after escaping	....	....	1
Total number in residence	252	230	224
Discharged according to sentence	33	29	42
Transferred to Central Prison	1	....	....
" to Kingston Penitentiary	....	1	....
" to Hamilton Asylum	....	....	....
" to Industrial School	1	....	....
Apprenticed	....	10	13
Reprieved	48	16	11
Died	1	1	3
Escaped	....	....	3
	84	57	72
In residence at close of the year (30th Sept.)	168	173	152

Copies of the minutes of inspection made by me upon this Institution are appended:

INSPECTIONS.

I made an official visit to the Reformatory on the 25th June. On that day there were 152 boys in residence distributed as follows:

Carpenter shop	2
Tailor "	11
Shoe "	7
Engine room	5
Stables	2
Farm	4
Garden	6
Cooks, bakers, etc	14
Cleaners	13
Gate	1
Teaming	4
Outdoor work	10
Protestant school	29
Catholic "	17
Hospital	2
Under punishment	3
Picking stone	20
Superintendent and deputy	2
	152

The general health of the boys was good and they appeared to be contented.

They are taught in the school-rooms a certain number of hours each day of the week by qualified tachers.

They also attend services in the chapel regularly, which are conducted by two resident chaplains. The remainder of their time they are variously employed as shown above, with due allowance for recreation.

I found the building and grounds in good condition.

The offices of the superintendent, deputy superintendent and bursar were in proper order, and the books and records well kept.

Stock had recently been taken of the goods in store department and also of the farm stock and agicultural implements.

The putting in of waterworks has been of great advantage to the Institution and affords a thorough protection against fire. The system of electric lighting has just been completed and the trouble, expense and danger attendant upon the use of coal-oil lamps for lighting the Institution is now done away with.

It is the intention, during the present season, to remove the high fence enclosing the grounds and give the place a more home-like appearance.

There is, I am glad to say, a very much less inclination to escape among the boys than in former years.

The management and discipline maintained under the superintendent, Mr. McCrosson and his deputy is good in every respect.

Dr. Spohn, the medical officer, looks carefully after the health of the boys and as a rule they have very little sickness.

I visited this Institution on the 20th October. There were then 150 boys under charge.

Three were sick, none were undergoing punishment.

All the departments were clean and in good order. The usual repairs have been made to the buildings. New windows were being placed in the dormitories and the dining room.

A new brick chimney or smoke-stack, has been built for the boiler house and a bridgeway has been made from the rear platform to the bank. A house for storing fire appliances has been completed and a thorough system of fire protection is now established.

New boilers had just arrived and were soon to be put in place.

About three-quarters of a mile of new fencing has been built during the year.

The farm produce was very good, especially the hay and vegetables. There will be a sufficient supply of potatoes and other vegetables for the winter's requirements.

There were about 600 or 700 cords of dry wood on hand, and about 1000 more will be taken from the redoubt during the winter.

The boys were distributed in the workshops, schoolroom and about the farm. The Inspector of Schools had just closed his examination.

The teachers, chaplain and other officers seemed to take a very great interest in the work of reforming the boys.

The superintendent's office, bursar's office and stores department were in good order.

The barns and outbuildings were in good condition and the agricultural implements had been housed for the winter. The live stock consisted of 10 horses, 17 head of cattle and over 90 pigs.

REPORT OF THE SUPERINTENDENT.

PENETANGUISHENE, November 9th, 1894.

SIR,—Again I have to report a still further decrease in our population. The average number of inmates last year was 170 as against 158 for this year. In 1893, at end of official year, our inmates numbered 173. This year, at similar period, 152 only were in residence. It is true that for the past five or six years there has been a considerable diminution in the number of commitments to the jails and prisons of the Province, yet this diminution would hardly account for the gradual and persistent decrease in our numbers since 1883, a period of eleven years. Releases for meritorious conduct and the more extended application of the apprenticing system may, to some extent, account for the reduction noted. The establishment of the Victoria Industrial School may also have contributed to this result, as its management, more especially in the larger cities and towns, has been most active in securing commitments to that institution. Another reason may be found in the fact that many of the County Court judges and police

magistrates of the Province, particularly those more recently appointed, have but limited knowledge of the resources of the Reformatory and of its means for the mental and moral betterment of those relegated to its care. Should the latter be the case, the remedy is within easy reach. There should be no difficulty in so arranging as that those dignitaries would have opportunity, in proper time and season, to visit this institution, inspect its workings, and become acquainted with its resources, thereby satisfying themselves that it is fairly equipped for the purpose for which it was established, viz., the reclamation and rehabilitation of juvenile offenders. A similar suggestion was made in my report of 1882, after the Reformatory had been structurally changed and enlarged, and, in respect to its domestic and disciplinary character, thoroughly revolutionized; thus being brought into consonance with the recognized fact that comfortable and attractive surroundings, opportunity for the acquirement of a fair education, united with technological training, and, best of all, thorough religious instruction, are the most potent factors in the reformation of wayward and delinquent boyhood and youth. Could such a visit be arranged, a more correct and clearer knowledge of the work done and the ways and means available for its due performance would be acquired, and, through this many prejudices, traditional in great part, would be dispelled. Knowing well, sir, your great anxiety to have this Reformatory so conducted as to be up to the full standard of your expectations and those of the Government, I may therefore suggest that no system is better calculated to ensure unremitting thought and action on the part of its management than visits such as those above urged.

I am here tempted to give voice to a few thoughts which are present in my mind and which, in relation to the subject on hand, may not be wholly out of place. To achieve success in the work of reclaiming juvenile offenders, many agencies are required to be put in operation. I will confine myself to the more important, and these are: First, an anxious and hearty desire on the part of those engaged in the work, to accomplish the much to be desired result. Second, thorough conviction on their part that their charges, one and all, are capable of being reformed. This is an absolute essential towards success, for no man or woman can succeed in a work of this character who is swayed by doubt as to the ultimate result of their efforts; nor can they earnestly strive to accomplish what, in their hearts, they despair of accomplishing. To doubt is to fail; to believe is to succeed. Third, moral forces only should prevail in connection with this work, the physical to be resorted to only in the last extremity. Persuasion should be the sole dominating idea; coercion only to be exercised in extreme cases, and the latter to be put in operation in such manner as to convince those subjected thereto that love and friendliness only actuate the agent engaged in the work of subjection. Fourth, to ensure the highest improvement of the inmates they should, —like children in the same household—be, to a certain extent, treated individually. Though all must be placed under the same general law, the conduct of each, as directed by it, should be specially noted and be handled, so far as may be, according to his individuality.

The foregoing reflections being general in their application, I will now proceed to indicate another agency in the work of reclamation—the most powerful, consequently, the most important. I refer to religious instruction, and this being special work, performed by specially qualified teachers, whose sole duty is the care of souls, and, as such, demands recognition outside of general lines. Just here I am reminded that being a layman, consequently endowed with but a limited appreciative capacity in this relation, I am, therefore, in considerable degree, unfitted to estimate or to even attempt to measure the far-reaching influence of

religious teaching on the mind, or of its pote human heart and life, and that only to those dedicated ex[EXPENDITURE.] work, is that power given. Still, even the most careless and the most rent dare not call in question its soul-subduing and at same time elevating and inspiriting effects. Here may be quoted the opinion of an eminent prison director of the past generation, when this question was put: "What do you think of a prison or reformatory without chapels where the inmates can be assembled on Sabbath for worship and Sunday school instruction, and on week days for morning and evening prayers?" The reply was: "They are like a ship laden with a rich cargo and sent to sea without rudder, chart, or compass." In this connection I might venture a suggestion—at the same time begging that my temerity in so doing may be overlooked—to the effect that, besides inculcating piety and complete submission to God's holy will, teachers of religion in public institutions should also encourage and stimulate feelings of healthy self-respect in reasonable ratio.

We will now proceed to the discussion of matters more immediately in unison with our everyday movements.

Apart from a serious visitation of la-grippe during December and January of this year, the physical health of the boys has, as usual, been excellent. The epidemic, during the period indicated, was, in character, most virulent and far-reaching, over 50 of the inmates and fully one-half of the staff being laid up at same time. All but three of the latter were, for a shorter or longer period, prostrated by the disease, and over one-half of the boys suffered from its attack during the two months it was prevalent. One of our most valued employees—teamster Rourke—has, from its after-effects, been utterly incapacitated, and will, I, fear, be compelled to resign his position. He is the oldest member of the staff, having served from 1861, and, consequently, is in his thirty-fourth year of service Yet, comparatively speaking, he is not an old man, being only in the fifty-fourth year of his age. To part with him will be most painful to me, as, throughout, he proved to be faithful and capable always, and, in the handling of the boys, surpassingly thoughtful, kindly and intelligent. It is not my intention, when his pending resignation is handed in, to ask that the vacancy thus created, be now filled.

The conduct, deportment and progress of the inmates during the year, with but few exceptions, have been most satisfactory. Much of this happy condition of affairs is due to the care, attention and efficiency displayed by the staff.

The lads had their usual summer outing to the Islands. The trip was most enjoyable to all concerned; feasting, fishing, swimming, singing, etc. being indulged in with zest and heartiness.

In the material order, many works were entered on and completed this year, the more important being: The placing of an auxiliary boiler in laundry boiler-house, and an addition built to latter for storage of fuel; erection of fire-hall; setting of steam pump therein, and connecting latter with boilers and hydrants; regrading grounds; new roof to boiler-house of main building; four thousand (4,000 ft.) feet of wire fencing; installation of electric light; cleaning up, papering and painting of two houses for guards; new drains and water-courses; new sashes in dining hall, Protestant chapel and school-room, and in dormitories C and D; new brick smoke-stack and painting same; bridge from platform to revetment wall; extension to greenhouses, 30x12; steam-heating of recreation hall; painting halls; painting ante-rooms of dormitories; excavating, overhauling and re-covering of main steam-pipes; many other works, such as road-making, renewing of culverts etc. were also in due season performed during the year.

For the Province, particulars appropriation on capital account for the following, viz.:—owledge of the resource stalls; renewing steam-pipes to stables; smoke-house for coral bed steam-piping, valves, etc., wherewith to carry and distribute, for heating purposes, steam to residences of the bursar, the Protestant and Roman Catholic chaplains, and the store-keeper; circular saw, with requisite shafting and belting, for sawing fire-wood; grain crusher; chopper for meat and vegetables; fencing for farm and grounds; lumber and tiles for farm drainage; ten thousand (10,000) feet stock lumber—assorted—for general repairs, etc.; three new sewing machines for tailor shop, and one for shoe shop.

Hoping you will see your way to recommend appropriation for above purposes,

I have the honor to be, sir,

Your most obedient servant,

THOMAS McCROSSON,
Superintendent.

Dr. T. F. CHAMBERLAIN,
Inspector of Prisons, etc., Toronto.

MAINTENANCE EXPENDITURE.

COMPARATIVE STATEMENT, for the year ending 30th September, 1894, compared with previous year.

Service.	Total expenditure year ending 30th September, 1893.	Weekly cost per head.	Yearly cost per head.	Total expenditure year ending 30th September, 1894.	Weekly cost per head.	Yearly cost per head.
	$ c.	c. m.	$ c.	$ c.	c. m.	$ c.
Medicines and medical comforts	176 73	2.0	1 04	164 12	2.0	1 05
Butcher's meat, fish, etc	1,552 24	17.6	9 13	1,052 12	12.8	6 66
Flour, bread, etc	1,883 50	22.0	11 08	1,335 40	16.2	8 45
Groceries	567 81	6.4	3 34	845 58	10.3	5 35
Provisions	95 79	1.0	57	52 16	6	33
Bedding, clothing, and shoes	5,723 87	64.4	33 67	3,913 12	47.6	24 77
Fuel	3,704 11	41.9	21 79	3,151 20	38.3	19 94
Light	1,050 22	12.0	6 18	876 76	10.6	5 55
Laundry, soap, and cleaning	100 37	1.0	59	160 35	2.0	1 01
Furniture and furnishings	753 29	9.0	4 43	689 71	8.4	4 36
Farm, garden, feed, and fodder	1,118 74	13.0	6 58	1,292 99	15.7	8 18
Repairs and alterations	1,283 39	14.3	7 55	598 83	7.3	3 79
Printing, postage, stationery, advertising	568 09	6.4	3 34	438 92	5 3	2 78
Chapels, schools, and library	185 30	2.0	1 09	182 98	2.2	1 16
Workshops, tools, etc	142 53	1.4	84	89 56	1.1	57
Recovering escaped boys	104 85	1.1	62	200 00	2.4	1 26
Rent of guards' cottages	484 76	5.3	2 85	465 29	5.6	2 90
Freight	185 84	2.0	1 09	183 14	2.2	1 16
Miscellaneous	1,076 32	12.1	6 33	1,916 80	23.3	12 13
Salaries and wages	17,074 11	1.93.1	100 44	1,7079 80	2 08.0	108 10
Total	37,831 86	4.28.0	222 55	34,688 83	4.21.9	219 50

Average number of inmates in 1893, 170. | Average number of inmates in 1894, 158.

STATISTICAL TABLES.

Showing the operations of the Reformatory for the year ending 30th September, 1894.

In residence 1st October, 1893		173
Admitted during the year		50
Returned after escaping		1
		— 224
Discharged according to sentence	42	
Apprenticed out	13	
Reprieved	11	
Escaped	3	
Died	3	
	— 72	
Remaining in residence 30th September, 1894		152

Nationalities of the boys committed during the year, and of those committed since the establishment of the Reformatory.

	Commitments of the year.	Total commitments.
Canadian	41	1,588
English	3	201
Irish	2	81
Scotch		33
United States	5	167
Other countries		24
Total	51	2,094

Religious denominations of boys committed during the year, and of those remaining in the Institution on the 30th September; also those committed since the establishment of the Reformatory.

	Commitments of the year.	In residence 30th September.	Total commitments.
English Church	7	33	661
Roman Catholic	13	38	716
Presbyterian	8	20	228
Methodist	18	44	444
Baptist	4	14	113
Other denominations	1	3	32
Total	51	152	2094

AGES WHEN COMMITTED.

1 at 9 years	12 at 15 years
2 at 10 "	9 at 16 "
7 at 12 "	2 at 17 "
7 at 13 "	1 at 18 "
10 at 14 "	

Total..... 51

PERIODS OF SENTENCE.

3 months	1
6 "	1
7 " and 25 days	1
1 year	1
2 years	4
2 years and 1 day	1
2 " 3 months	1
2 " 6 "	3
3 "	12
3 " and 9 months	1
4 "	1
5 "	4
Indefinite period	1
Indefinite period not to exceed 5 years	6
" " " " 3 "	2
" " " " 2 "	1
6 months and an indefinite period not to exceed 5 years	1
1 year " " " " " " "	2
2 years " " " " " " "	2
3 " " " " " " "	2
3 months " " " " 4 "	1
2 years " " " " " "	1
2 " " " " " 3 "	1
Total	51

CRIMES for which the 51 boys were convicted and sentenced to the Reformatory:

Arson	1
Assault	1
Horse stealing	1
Housebreaking and larceny	2
Indecent assault	2
Incorrigible	6
Larceny	32
Shopbreaking	2
Shopbreaking and larceny	3
Vagrancy	1
Total	51

COUNTIES of the Province from which the 51 commitments were made during the year.

Brant	1	Norfolk	1
Dufferin	1	Northumberland and Durham	5
Elgin	3	Ontario	1
Essex	1	Oxford	2
Frontenac	3	Peterborough	1
Grey	2	Renfrew	1
Halton	1	Rainy River District	2
Hastings	1	Simcoe	2
Kent	1	Victoria	2
Lambton	3	Waterloo	2
Lanark	1	Wentworth	4
Leeds and Grenville	1	York	7
Muskoka district	1		
Middlesex	1	Total	51

COUNTIES of the Province from which the 152 boys now in residence originally came.

Algoma district	1	Middlesex	4
Brant	5	Norfolk	2
Bruce	1	Northumberland and Durham	8
Cornwall	1	Ontario	3
Carleton	1	Oxford	2
Dufferin	2	Perth	1
Elgin	11	Peterborough	3
Essex	6	Prescott and Russell	1
Frontenac	8	Prince Edward	1
Grey	5	Renfrew	5
Halton	2	Rainy River district	2
Hastings	10	Simcoe	3
Huron	1	Stormont, Dundas and Glengarry	2
Kent	3	Victoria	3
Lambton	7	Waterloo	2
Lanark	1	Welland	2
Leeds and Grenville	2	Wentworth	8
Lennox and Addington	1	York	24
Lincoln	7		
Muskoka district	1	Total	152

Number of Commitments since Confederation.

Commitments.	Year.	Number.	Number at close of year.
Commitments in	1867	55	170
"	1868	59	173
"	1869	47	170
"	1870	41	193
"	1871	48	155
"	1872	48	158
"	1873	31	130
"	1874	58	139
"	1875	71	173
"	1876	47	183
"	1877	75	195
"	1878	69	196
"	1879	57	206
"	1880	80	216
"	1881	96	250
"	1882	84	263
"	1883	58	245
"	1884	81	242
"	1885	51	220
"	1886	64	205
"	1887	60	192
"	1888	78	193
"	1889	85	210
"	1890	63	201
"	1891	63	185
"	1892	67	168
"	1893	62	173
"	1894	51	152

SCHOOL EXAMINATIONS.

ORILLIA, October 19th, 1894.

Sir,—I have the honor to submit for your consideration my annual report of the state of the schools in the Reformatory for Boys, Penetanguishene.

As in former years, I visited the schools twice in May and again in October. At my first visit I found only two teachers there, Messrs. Macpherson and Macnamara. Mr. Ferguson was then at home ill. At my last visit I found the three teachers at work.

The apparatus is now satisfactory. The blackboards are very good. The rooms are large enough and comfortable. The boys had all books, pens, etc., necessary.

The subjects taught during the year were the same as those taught to the corresponding classes in the public schools. Most time, of course, is given to such subjects as reading, writing and arithmetic. Each boy attends but half time, i. e., either the forenoon or the afternoon of every day, therefore not much time can be given to such subjects as drawing.

The discipline was very good in each department Commands were promptly and pleasantly obeyed. I did not see any of the teachers having to resort to corporal punishment but once, and that was because of a misdemeanour in the hall.

In May I found Mr. Macpherson with most of Mr. Ferguson's pupils as well as his own.

There were present 63 boys, 29 in the forenoon and 34 in the afternoon. Of these 6 were in the fourth book, 18 in the third, 30 in the second and 9 in the first. In Mr. Macnamara's room 35 boys were present, 3 being in the fourth book, 11 in the third, 15 in the second and 6 in the first. In October there were 64 present in Mr. Ferguson's room, 36 in the second book and 28 in the first book. Of the 28, 13 were in the second part. In Mr. Macpherson's room there were 33 boys present 18 in the forenoon in the fourth book and 15 in the afternoon in the third book. In Mr. Macnamara's room there were 33 present, 13 in the morning and 20 in the afternoon. Five of these were in the fourth book, 19 in the third, 4 in the second and 5 in the first.

As I have stated in former reports, it is very difficult to judge the progress made during the year. But where the discipline is of a proper nature the teacher's methods good and where he is hard working and energetic there must be progress. I found those requisites in a marked degree in the rooms of Messrs. Macpherson and Macnamara. Mr. Ferguson is also of an industrious nature and keeps the boys very well employed.

While all the classes showed a very fair degree of efficiency, I cannot forbear to mention the reading in Mr. Macpherson's room. While in both his room and Mr. Macnamara's the boys were carefully taught in the subject matter of the readers.

I am, Sir,

Your obedient servant,

ISAAC DAY.

To DR. CHAMBERLAIN,
Inspector of Prisons, etc.

PROTESTANT CHAPLAIN'S REPORT.

DEAR SIR,—I have great pleasure in presenting you with my annual report as Protestant Chaplain of the Ontario Reformatory for Boys, for the year ending September 30th, 1894. I have under my charge at present 114 boys. During the year 29 have been discharged by expiration of sentence. A still greater number, however, have been discharged by being reprieved or apprenticed out because of their good conduct and progress. To have retained all these and the Catholic boys similarly discharged would have kept our numbers up, but it would in a measure have defeated the purpose for which the institution exists, viz., to reform those committed thereto, so that after leaving they will earn an honest living in some respectable calling.

Quite a number of very clever boys have been received during the past few months, boys that will, the greater part of them, we feel assured, give a good account of themselves in time to come. Our discharged boys are as a rule doing well, and we are thereby greatly encouraged to continue our work with those who remain or who may be sent to the reformatory.

In our Sabbath services the boys are attentive and interested, and in these respects they will, we think, compare favorably with any similar number elsewhere.

I have the honor to be, Sir,

Your obedient servant,

STEPHEN CARD,
Protestant Chaplain.

ROMAN CATHOLIC CHAPLAIN'S REPORT.

PENETANGUISHENE, Oct. 1st, 1894.

DEAR SIR,—I have the honor to transmit to you my report as Roman Catholic Chaplain of the Reformatory for Boys for the year ending September 30th, 1894:

Boys in attendance September 30th, 1893	49
Came in during year	13
Total	62
Discharged during year:	
Time expired	14
Liberated	3
Apprenticed	5
Died	1
Transferred to Protestant school	1
Total	24
Boys in attendance September 30th, 1894	38

The conduct of my boys throughout the year has been all that could be desired. A strict observance at the religious services, an entire attention at the different instructions and an humble and devout preparation for the reception of the sacraments characterizing the Catholic inmates.

Prayers are said daily at the hours of 7.30 a.m., and 5.40 p.m.

As there are many small boys under charge, it has been a difficult task all along the line to teach them their prayers, as many of the lads had forgotten or had never been taught them before their incarceration; so that any pains that have been put forth on my part have not been lost. Thanks to their submissiveness and their endeavors to learn to elevate their hearts and souls to God.

It is a subject of edification for those who have in the past years visited the chapel during the recital of the daily prayers.

Sunday service is held at 9.30 a.m., and during this hour they are taught to elevate their hearts to God and to live in His divine presence; and they conduct themselves accordingly.

At 2.30 p.m. Sundays takes place the catechism class or doctrinal instruction; the warm interest, the bright intelligence, and the respectful courtesy exhibited by the lads has always been most gratifying.

In order to have a more intimate knowledge of the lads and at the same time to give them ample opportunity of examining their consciences and looking into their faults, I see them in the chapel many times throughout the year at the hours of 6.30 a.m. in winter and 6 a.m. in summer.

The choir boys sing very nicely and add to the solemnity of the respective services. They are under the care of the organist and practice the hymns once a week.

The present teacher of the Roman Catholic School, Mr. James McNamara, renders me a great deal of assistance in teaching catechism during school hours.

I must repeat here as mentioned in my last year's report that the library is very deficient in reading matter, especially for the younger portion of my charge; requisition was made last year for a supply of new books, I had hoped that the demand would have been attended to. It is a most essential thing that simple little story books should form the main part of the library; to-day we cannot count any fitted for the young boys. The larger boys can do with the present supply. In the Roman Catholic School Teacher's Report may be seen the different grades of boys under his charge so that from the same one may judge pretty fairly as regards the readable matter that should be placed at the disposal of the boys.

In conclusion, I must acknowledge the unvarying courtesy rendered by the authorities in the discharge of my duties during the year.

I have the honor to be, Sir,

Your obedient servant,

JAMES GIBBONS,
Roman Catholic Chaplain,
Reformatory for Boys.

To Dr. T. F. Chamberlain,
Inspector of Prisons, etc., Toronto, Ont.

PROTESTANT SCHOOL MASTER'S REPORT.

REFORMATORY FOR BOYS, October 9th, 1894.

SIR,—I have the honor to transmit you the annual report of the Protestant school for the year ending September 30th, 1894.

There has been a slight decrease in the number of boys attending the Protestant school, the number having dropped from 124 on October 1st, 1893, to 113 on September 30th, 1894.

During the year forty-eight boys were discharged or liberated, while thirty-seven were entered. Two boys of the number discharged, died.

Fourteen boys were promoted from the junior division to the senior division during the year.

The progress made in the different subjects taught has been considerable, as is shown by the accompanying report of progress.

Owing to the presence of "la grippe" among the boys, it was considered advisable to close the schools for a week, during which time the teachers did duty in the recreation room. Our aggregate attendance is thereby somewhat lessened.

The tabulated statements of attendance, etc., are herewith enclosed.

I have the honor to be, Sir,

Your obedient servant,

J. C. MACPHERSON,
Senior Protestant Teacher.

To T. F. CHAMBERLAIN, Esq., M.D.,
Inspector of Prisons and Public Charities, Toronto.

Report showing (1) Progress and promotion; (2) number of boys in each class Oct. 1st, 1893, and number in each class on Sept. 30th, 1894: (3) number of boys received; (4) number of boys discharged.

Class.	No. of boys on register, Oct. 1st, 1893.	Boys entered during the year.	Position in class on September 30th, 1894.								
			1st Class Pt. I.	1st Class Pt. II.	2nd Class Jr.	2nd Class Sr.	3rd Class Jr.	3rd Class Sr.	4th Class Jr.	4th Class Sr.	Boys discharged.
1st Class Part I	16	10	15	7	1	2	....	....	....	....	1
1st Class Part II	12	5	....	6	1	6	1	....	....	....	3
2nd Class Jr	7	5	....	....	1	10	....	....	....	....	1
2nd Class Sr	27	9	....	....	....	14	12	1	....	....	9
3rd Class Jr	13	3	....	....	....	....	3	5	2	....	6
3rd Class Sr	20	2	....	....	....	....	....	2	8	....	12
4th Class Jr	9	1	....	....	....	....	....	....	....	6	4
4th Class Sr	20	2	....	....	....	....	....	....	....	10	12
No. of boys in each class Oct. 1st, 1894	....	....	15	13	3	32	16	8	10	16	48

Statement showing number of boys in Protestant school on September 30, 1894.

	Morning.	Afternoon.	Total.
Senior Teacher's room	26	24	50
Junior Teacher's room	32	31	63
Total	58	55	113

Report of Attendance.

	Quarter ending Dec. 31st, 1893.	Quarter ending March 31st 1894.	Quarter ending June 30th, 1894.	Quarter ending Sept. 30th, 1894.	Total attendance.
Senior Protestant School :					
Aggregate attendance	2,983	2,582	4,351	2,328	12,244
Number of days taught	$69\frac{1}{2}$	$73\frac{1}{2}$	74	52	269
Average daily attendance	$42\frac{123}{139}$	$35\frac{101}{147}$	$58\frac{37}{74}$	$44\frac{13}{52}$	$45\frac{139}{269}$
Aggregate non-attendance	483	765	1,510	398	3,156
Causes. At work	441	677	1,382	330	2,830
Causes. Sick	29	61	80	7	177
Causes. Under punishment	13	27	48	61	149
Average daily non-attendance	$6\frac{139}{139}$	$10\frac{101}{147}$	$20\frac{37}{74}$	$7\frac{61}{104}$	$11\frac{388}{538}$
Junior Protestant School :					
Aggregate attendance	3,839	4,366	659	2,833	11,697
Number of days taught	67	76	$12\frac{1}{2}$	52	$207\frac{1}{2}$
Average daily attendance	$57\frac{20}{67}$	$57\frac{34}{76}$	$52\frac{13}{25}$	$54\frac{25}{52}$	$56\frac{164}{415}$
Aggregate non-attendance	385	792	187	449	1,813
Causes. At work	349	510	50	331	1,240
Causes. Sick	19	281	137	113	550
Causes. Under punishment	17	1	.....	5	23
Average daily non-attendance	$5\frac{20}{67}$	$10\frac{34}{76}$	$14\frac{12}{25}$	$8\frac{13}{52}$	$8\frac{249}{415}$

ROMAN CATHOLIC SCHOOLMASTER'S REPORT.

PENETANGUISHENE, Oct. 2, 1894.

SIR,—I have the honor to transmit the following report as Catholic teacher for the year ending September 30th, 1894.

The accompanying tabulated statement shows attendance, changes and positions in the classes since last report.

I have nothing to add to the report of former years. The tardiness which characterized the past periods by its slowness in justly rewarding boys by liberation for candid perseverance in striving to reclaim themselves is still further accentuated by the department in whose hands the pardoning power rests. The disappointment to the boys, and the resulting carelessness in the pursuit of studies, are consequently proportionate to the delay.

The subjects of the Public School programme are taught, but most attention is given to subjects that may be of most practical importance to the boys after they leave here.

As has been the case the past few years, the greater number went out in the higher classes, while but few came in in these classes. Nine went out in fourth class and eight in third class, only one came in in fourth and five in third class.

One little boy, who should have been sent to the hospital instead of here, died last December.

Christian doctrine is taught to all the boys.

I have the honor to be, Sir,

Your obedient servant,

J. McNAMARA.

Dr. T. F. CHAMBERLAIN,
Inspector of Prisons, Toronto, Ont.

REPORT OF ATTENDANCE.

		Quarter ending December 31st, 1893.	Quarter ending March 31st, 1894.	Quarter ending June 30th, 1894.	Quarter ending September 30th, 1894.	Total.
Aggregate Attendance		2674	2674	2566	1845	9759
Number of days taught		67	76	72½	54½	270
Average attendance		39$\frac{51}{67}$	35$\frac{114}{76}$	35$\frac{37}{72\frac{1}{2}}$	33$\frac{99}{109}$	36$\frac{1}{2}$
Aggregate non-attendance						
Causes	At work	407	536	393	269	1605
	Sickness	13	59	82	6	160
	Under punishment	14	51	12	8	85
Average daily non-attendance		6$\frac{27}{67}$	8$\frac{38}{76}$	6$\frac{111}{145}$	5$\frac{41}{109}$	6$\frac{1}{2}$

Statement showing number in each class September 30th, 1893, and same in classes September 30th, 1894.

	Number in each class September 30th, 1893.	Position in class September 30th, 1894.							Went out.
		Junior First.	Senior First.	Junior Second.	Senior Second.	Junior Third.	Senior Third.	Fourth.	
Fourth	11							2	9
Senior Third	8						2	1	5
Junior Third	7						3	2	2
Senior Second	4					1	3		
Junior Second	9			1		6			2
Senior First	7		1	2					3+1 died
Junior First	3		3						
Total	49		4	3		7	8	5	21+1

Statement showing the educational status of boys entered during the year, and same boys at end of year.

	Number entered in each class during year ending September 30th, 1894.	Position in class September 30th, 1864.							Went out.
		Junior First.	Senior First.	Junior Second.	Senior Second.	Junior Third.	Senior Third.	Fourth.	
Fourth	1							1	
Senior Third	1							1	
Junior Third	4					1	2		1
Senior Second	2					1	1		
Junior Second	2					2			
Senior First	1			1					1
Junior First	2			1					
Total	13			2		4	3	2	2

Educational status of boys received and discharged during the year ending September 30th, 1894.

——	Junior First.	Senior First.	Junior Second.	Senior Second.	Junior Third.	Senior Third.	Fourth.	Total.
Received	2	1	2	2	4	1	1	13
Discharged	.....	5	2	.....	3	5	9	24

Statement showing number in each class September 30th, 1894, and in same classes September 30th, 1894.

——	Junior First.	Senior First.	Junior Second.	Senior Second.	Junior Third.	Senior Third.	Fourth.	Total.
September 30th, 1893	3	7	9	4	7	8	11	49
September 30th, 1894	.....	4	5	.....	11	11	7	38

VICTORIA INDUSTRIAL SCHOOL, MIMICO.

I beg to report that I made an inspection of the Victoria Industrial School, Mimico, on the 7th December.

This institution is planned on the cottage system, and is well situated on fifty acres of good tillable land. There are in all six cottages, five of which accommodate forty boys each and the other twenty-five boys There is a commodious schoolhouse containing two large school rooms and cloak-rooms on the first floor, and a large assembly hall on the second floor where concerts, lectures, etc., are held from time to time.

In the basement are store-rooms for vegetables, coal vaults, etc.

Another large building is used for offices, private rooms for the officers, library, associate dining-room for the boys and officers dining-rooms, pantries, kitchens, bakery, sculleries, etc.

The officers' bedrooms are on the second flat.

There is also another building used for workshops, supplied with a large boiler for heating the building, and a small engine for driving the machinery. A hand fire engine is kept in this building.

The industries carried on are shoemaking, tailoring, carpentering, wood-turning, etc., and excellent work was being done in each of these departments.

In this building there is also a small printing office in which the boys are instructed in type-setting and other work in connection with the business, and a very creditable little paper is issued weekly. There is a small building occupied entirely by boys engaged in knitting. They do all the knitting for the institution as well as some for sale.

The boys reside in the cottages with the exception of the hours they are at work and when taking their meals in the associate dining-room previously mentioned. They spend their evenings in their cottages and are there instructed in home work by the teachers and instructors who have charge of them. They are supplied with writing material and books for their studies.

In each cottage there is a general sitting and reading room in which the boys congregate after supper in order to pursue their studies. They attend religious services night and morning for half an hour, each service being presided over by the officers of the respective cottages. Two officers, a male and female, reside in each cottage.

The male officers act as instructors or in some other capacity during the day and the female officers take special charge of the work of the cottages, giving instructions to the boys in house-work, cleaning, etc.

There is an infirmary in the upper flat of cottage No. 3 where all who are sick from time to time are cared for by a practical nurse who is employed by the year.

Each cottage has its bath-room, play-room, sewing or work-room; and in the upper storey are dormitories for the inmates.

There was no sickness among the boys on this occasion, and only one death has occurred during the past year.

The resident officers are the superintendent, secretary, two teachers (male and female), one chief matron who supervises the under officers and servants and attends to the clothing, etc., one lady relieving officer to assist her, a foreman printer, a knitting instructor, a female superintendent of the bakery, a foreman tailor instructor, a foreman shoemaker instructor, two women in the kitchen, and one in the dining-room, a carpenter instructor, an engineer and assistant, a florist and two farmers (single men.)

The superintendent has a separate house, and there is a good farm-house. All the buildings are constructed of brick.

There is a good barn with stables in the basement, and a drive-house built of wood; also, a conservatory and ice-house. Well water is the only supply at present, and coal oil is used for lighting. The buildings are heated by a combination system of hot air and steam.

The present accommodation is for 200 boys, and 25 more can be provided for by furnishing a building which is available when required.

I found every department of the institution in good order, clean and well-kept.

In cottage No. 1 there were 36 boys from nine to sixteen years of age. I examined the committals in each case and found all correct. In cottage No. 2 there were 40 boys, with proper committals and registration.

The same remarks apply to cottage No. 3 with 40 boys, cottage No. 4 with 40 boys, and cottage No. 5 with 40 boys. There was a committal for each boy excepting a lad named Harold Leech from Picton, who was sent to the Institution by an aunt and she pays in full for his maintenance.

However, papers are to be forwarded by the Police Magistrate at Picton, in this case. The boy was admitted on the 11th October. There are now 196 boys in residence.

The routine of the inmates is as follows: Rise at 6.30 a.m. and retire at 8.30 p.m. Breakfast 7.30 to 8.00, dinner 12.25 to 12.50 p.m. Supper 5.30 to 6 p.m. 15 minutes are allowed for recreation or play in the morning about 9 o'clock, and at 10.30 there is another 15 minutes' recess. From 12, noon, to 1.30 is for dinner and play. Again there is a recess from 2.45 to 3 o'clock p.m., and from 5 o'clock to 6.30 p.m.

They are in their cottages at 6 p.m. Half of the boys attend school every day from 9.00 a.m. to 12.00, noon, and the other half from 1.30 p.m. to 4 p.m., alternately. The half not attending school is engaged in the several occupations in the carpenter shop, shoe shop, tailor shop, knitting room, printing office, dining room, kitchen, bakery, laundry, and farm work.

A few of the boys who are particularly adapted to the trade they are learning are devoting their full time thereto, and do not attend the school classes, the object being to fit them for earning a livelihood at their trade upon leaving the Institution.

On Sunday the boys attend church once a day. They are divided into three groups and attend the Presbyterian, Methodist and English Churches. They have Sunday School in the assembly room of the Institution from 3.00 to 4.00 p.m.

All the boys appear to be contented and happy, and doing well. I was pleased to hear from the superintendent that over 80 per cent. of the boys who leave the Institution become good citizens.

Two teachers are supplied by the Toronto Board of Education. There is no stated annual inspection by an official Inspector of Schools.

Friends and municipalities who send boys to the Institution are compelled to pay $2.00 per week for their maintenance.

The boys do all the work about the Institution and grounds under the supervision of instructors, making all their own clothing, and doing their washing, cooking, house-cleaning, etc. When their term expires places are found for them, or they go back to their friends or parents, as the case may be. The majority of those who have left the Institution have had homes provided for them among the agricultural classes.

The live stock upon the Institution farm comprises 4 horses, 14 cows, and 30 pigs, and there is a good outfit of agricultural appliances, carriages, etc.

A gymnasium is to be built, and brick for that purpose is being delivered upon the ground. This will be a great advantage in the physical training of the boys.

The boys are taught to play musical instruments, and they have a very good band.

The sanitary condition of the building was satisfactory. Dry-earth closets are used and are situated on the grounds convenient to the buildings.

There is good drainage.

I examined the various books of record and found them well kept, and the management seemed to me to be good, under the superintendence of Mr. Thos. Hassard.

As there are only two officers in each of the dormitories, a matron and an instructor, and the instructor's time being occupied through the day it would appear that from the time the boys retire in the evening until they rise in the morning there is no supervision over them—namely, from 9.00 p m. till 6.00 a.m. I am of opinion that where so many boys are together at night it is necessary to have a night-watch whose duty it would be to visit the dormitories at intervals of not longer than five or ten minutes.

TWENTY-FIRST ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

UPON THE

CENTRAL PRISON

OF THE

PROVINCE OF ONTARIO.

BEING FOR THE YEAR ENDING 30TH SEPTEMBER,

1894.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY.

TORONTO:
WARWICK BROS. & RUTTER, PRINTERS, &c., 68 AND 70 FRONT STREET WEST.
1895.

OFFICE OF THE
INSPECTOR OF PRISONS AND PUBLIC CHARITIES, ONTARIO.
PARLIAMENT BUILDINGS, TORONTO, November, 1894.

SIR,—I have the honor to transmit herewith to be presented to His Honor the Lieutenant-Governor the Twenty-first Annual Report upon the Central Prison of the Province of Ontario, being for the official year ending on the 30th September, 1894.

JAMES NOXON,
Inspector.

TO THE HONORABLE J. M. GIBSON, M.P.P.,
Secretary of the Province of Ontario,
Toronto.

CENTRAL PRISON.

TWENTY-FIRST ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

OF THE

PROVINCE OF ONTARIO.

PARLIAMENT BUILDINGS,
TORONTO, November, 1894.

To the Honorable GEORGE AIREY KIRKPATRICK, *Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOR:—

I beg to submit herewith the Twenty-first Annual Report upon the Central Prison for the year ending on 30th September, 1894.

I have the honor to be,
Your Honor's most obedient servant,

JAMES NOXON,
Inspector.

CONTENTS.

	PAGE.
CENTRAL PRISON	7-38
Introductory remarks and inspection	7-13
Report of Warden	13-15
Table of committals, discharges, etc	15
Periods of sentence, Table of	16-17
Nationalities of prisoners committed	18
Religious denominations of prisoners committed	18
Civil condition " "	18
Social habits " "	18
Educational status " "	18
Percentage of prisoners reported to be temperate	18
" totally uneducated prisoners	18
Maintenance expenditure, Table of	23
Days' work done by the prisoners, Table of	18-19
Proportion of productive labor to total stay	19
Transferring prisoners, cost of	20
Discharged prisoners, places sent to	21-22
Statistical tables	24-32
Report of Superintendent of Sunday Schools	32
" Prisoners' Aid Association	32-34
" Surgeon	34-38

CENTRAL PRISON.

The most noticeable feature in the Report for the year is the distinct increase in the number of committals to the Prison, and in the average daily population. The number of committals in 1892 and 1893 were 630, while during 1893 and 1894 they have been 741, showing an increase of 111.

For the year ending 30th September, 1894, the daily gross cost of maintenance for each inmate has been 44.81, as compared with 51.39, the cost of the previous year, the reduction to be attributed in part to the larger average population, the reduced expenditure for fuel and for the staple food supplies. The aggregate cost of maintenance for the year is $61,129.17, against $59,839.07 the year before, being an excess of $1,290.10, while the average prison population is 59 greater than in the previous year.

The net earnings in the industries are $11,031.76, against $19,896.14 the preceding year, and the net cost of maintenance per capita per annum is $131.25, as compared with $125.21 for 1893.

The subjoined tabulated statement shows the result of the industrial operations of the Prison for the year.

Manufacturing Operations.

A Statement of amounts chargeable to the various industries in carrying on the manufacturing operations of the Central Prison.

	1893.	1894.
	$ c.	$ c.
Stock on hand at beginning of year		82,467 74
Tailor shop	3,752 29	9,055 21
Shoe shop	3,041 21	3,216 65
North carpenter and paint shops	14,943 45	21,323 28
Woolen mill	13,958 89	14,234 66
Machine shop	11,262 09	9,962 81
Broom shop	2,618 28	
Cordage shop	59,958 49	97,694 92
Salaries and wages	13,625 74	12,308 69
Gas	39 17	
Stationery, advertising and printing	243 66	
Miscellaneous	4,640 74	
Repairs, fuel and general expenses	481 54	8,645 67
Net gain for the year		11,031 76
Total	128,565 55	269,941 39

Sales of Various Industries.

——	1893.	1894.
	$ c.	$ c.
Shoe shop	3,431 25	5,156 61
Tailor shop	5,900 06	9,198 89
North shop	5,226 27	14,891 62
Woolen mill	17,242 32	19,276 98
Machine shop	7,169 14	6,394 00
Broom shop	13,584 53	10,473 35
Cordage shop	42,859 87	85,369 47
Miscellaneous	7,768 64	4,966 12
Stock on hand at close of year		114,214 35
Total	103,182 08	269,941 39

Result of Year's Industries, 1st October, 1893, to 30th September, 1894.

Industries.

Dr.

To stock on hand at beginning of year	$82,467 74	
" amount for material	155,487 53	
" amount for repairs and miscellaneous	8,645 67	
" amount for labor and salaries	12,308 69	
Balance net gain	11,031 76	
		$269,941 39

Cr.

By sales	$155,727 04	
" stock on hand at close of year	114,214 35	
		$269,941 39

The following statement shows the maintenance and industrial results of the Prison for the year:

GENERAL STATEMENT of the books of accounts of the Central Prison, Toronto, of industries and maintenance combined, for the year ending September 30, 1894. Showing trial balance, inventory, net cost of maintenance, stock, resources and liabilities.

Ledger folio.	Title of account.	Trial balance.		Inventory.	Representative.		Stock.		Resources.	Liabilities.
		Dr.	Cr.		Dr.	Cr.	Dr.	Cr.		
	Stock		278,198 59					278,198 59		228,503 43
	Maintenance	105,937 69		44,808 52	61,129 17				44,808 52	
	Industrial plant	82,966 10		82,966 10					82,966 10	
	Shoe shop	288 43		1,109 89		821 46			1,109 89	
	Tailor "	3,153 79		5,438 13		2,284 34			5,438 13	
	North "	22,119 26		13,562 76	8,556 50				13,562 76	
	Woolen mill	5,629 74		8,466 25		2,836 51			8,466 25	
	Machine shop	21,818 36		22 979 86		1,161 50			22,979 86	
	Broom "		7,989 79			7,989 79				
	Cordage "	41,355 67		45,850 33		4,494 66			45,850 33	
	Brickyard	16,807 13		16,807 13					16,807 13	
	Farm and garden		402 25			402 25				
	Bank of Commerce		35,356 16							35,356 16
	Buildings account	4,776 56		4,776 56					4,776 56	
	Accounts receivable	17,094 06							17,094 06	
		321,946 79	321,946 79	246,765 53						
	Net cost of maintenance, transferred to stock account					49,695 16	49,695 16			
					69,685 67	69,685 67				
	Credit to stock account						228,503 43			
							278,198 59	278,198 59		
	Total								263,859 59	263,859 59

All industries show increased earnings except the woodenware carried on in the north shop which shows a loss of $8,556.50. The deficit is a comparatively large one, and to some extent no doubt may be accounted for by the damage to the stock saved from the fire of the previous year being greater than was allowed for in the stocktaking at the close of that year. It cannot be claimed, however, that this accounts for any very large portion of the loss, and a further portion may be attributed to the drawback in starting new machinery, which is almost invariably attended with expense and loss of time before it is finally adjusted and fitted to do properly the work required of it. But after making these allowances there is still a loss which can only be explained by a lack of skilled and experienced management. This had become so apparent that a change was determined upon and carried into effect in the month of August last, since which time the working of the business has been much more satisfactory. To test the efficiency of the present management stocktaking was again ordered on the 31st December, 1894, before the closing of this report, when it was shown that for the three months ending at that date, instead of a continued loss there had been a large gain, and such as to give promise that this industry will prove, under competent management, a highly satisfactory and profitable one. In the cordage industry there were unfortunately a number of mishaps to the pulleys and shafting, which caused a stoppage of the machinery and limited the actual running time to less than ten months in the year. As there are a number of fixed charges in connection with the running of the plant, these, together with the cost of such extensive repairs, have to some extent increased the operating expenses out of proportion to the quantity of the product and to a corresponding extent diminished the gain made in this department. The productive industries of the prison are subject to the same influences that other enterprises are, and the results of the year are such as to give encouragement that they may be made to contribute in a much larger degree to its maintenance. It must ever be recognized that one of the chief obstacles to obtaining large results in productive labor in the prison is the shortness of the average time of sentence, which for the last year does not exceed 7 2-5 months per prisoner. It is not, however, the sole aim to make the labor of the prisoner provide for his maintenance, but rather to combine instruction with production, and without crushing his spirit by making prison life harsh and oppressive, to so direct his labor as to invest him to the fullest extent practicable with an education in the use of his hands, with the way of acquiring a trade, with self control, with elevation of mind and all the essentials to equip him to maintain himself as a good citizen when he shall be restored to society.

Unemployed Prisoners.

With the recent reorganization of the industries, the introduction of new ones, with the increase of 59 to the average prison population for the year, and before the industries have had time to become rooted in conditions to sustain them with a vigor to safely admit of their expansion, it has been found impracticable to give employment to all who are capable of active physical labor. The result has been that a considerable percentage of idle prisoners has been scattered in the several workshops amongst the employed, solely that they may be under the supervision of a guard. This in turn has had the effect of inducing a disposition to illeness amongst the employed, and to this extent the industries have been deprived of the essential element of success. The personal effect on the prisoners is likewise bad because it retards in them the growth of industrious habits and self reliance which it is the object of prison discipline and manage-

ment to instil. It is therefore important that employment should be provided for all prisoners, and it is as desirable as important that this should be done without multiplying industries that require expensive plant to install and high-class expert skill to manage them. With this end in view it is advisable to equip the cordage shop with spinning and rope machinery equal to the capacity of the present preparing machinery that employment may be given to a number of men with no additional expense other than the cost of putting the machinery in place. Binder twine and rope, so far as our present range of knowledge extends, must continue to be manufactured from fibre suited to the machinery now in use, and are as certain of a constant demand as that agriculture shall continue to flourish and produce crops of grain to be harvested. This industry therefore has the important element of permanency which is a feature to recommend it, and may safely be extended within the limit specified.

The north shop and also the machine shop may admit of some additional men being employed, and eventually it may be found possible to give work to all in the industries already established.

New Houses.

The two new houses on the Prison premises have been completed and are now occupied by the Bursar and storekeeper, so that these officers are within convenient call for any of the purposes or emergencies of the Prison that may at any hour require their attention or demand their assistance.

Piggery.

The new piggery which it was proposed to erect upon the Prison premises was forbidden, by the City Health Department, to be erected within the city limits, and it was therefore necessary to find a location for it outside the city. This has been done, and the building is now erected at the Humber and occupied. The refuse from the Queen street Asylum, Central Prison, and Mercer Reformatory, are delivered there and turned to profitable account, whereas it had previously been an almost absolute waste, because pigs to consume it were not permitted to be kept on the premises.

Heating of Workshops.

The heating of all workshops, over one million cubic feet of space, is now most successfully accomplished, and never so comfortably, by using the exhaust steam from the engines which supply power to the machinery, and at a very large saving in the cost of fuel.

Prison Enlargement.

Attention is directed to the report of the Warden, wherein he urges the construction of an addition to the Prison to relieve the overcrowding and the pernicious effects of doubling in the cells. If the overcrowding were likely to be the permanent condition of the Prison, the necessity for something being done in the way of structural changes to provide enlarged accommodation, would be of press-

ing urgency, but the point that may well be considered in this connection is, whether all who are now within the Prison are where it is most fitting they should be confined and maintained. When it is remembered that one-sixth of the entire commitments for the year are for vagrancy, it is pertinent, before enlarging the Prison to relieve the overcrowding, to consider if it is not the Prison that should be relieved of the vagrants confined in it for no crime than that of having in the hard conditions of life become stranded, and ceased longer to struggle to make themselves useful in the world. It is most painful to reflect that this class instead of receiving a treatment calculated to rekindle afresh the hope and confidence in a useful future for their lengthened days, should have their misfortunes made almost irretrievable by being consigned to a criminal's lot behind prison bars, and to bear the double misfortune of a criminal stain whenever they shall be discharged from the Prison gates to renew the struggle of life, to them before so hopeless, but now in utter despair. With the provision already made for the indigent class by a considerable number of the counties of the province, and which every year additional counties are providing, it is a serious problem whether vagrants whose records are free from crime, instead of being sent to the Central Prison might not in some way be provided for in houses of refuge where their labor can be employed in cultivating the land attached to them and made to contribute in a larger measure to their maintenance and comfort than it is now possible it can do at the Prison. Were they removed from the Prison there would be very little overcrowding to complain of, and the management would be able to labor more effectively for the reformation of the criminals within its walls. The projected Dominion Reformatory at Alexandria, whenever it shall be built, may be expected to divert from the Central Prison, a portion of those who now find their way there, and it is possible the needed relief may come from this quarter. Over 62 per cent. of all the commitments for the year were of the age of 30 years and under, and as it is from this class the candidates for that Institution are to be drawn, it would be prudent to await the results of its completion, if that should appear to be within a reasonable distance of time, before incurring a large expenditure for an extension to the Prison. The erection of a drill hall and the providing facilities for imparting trades and technical instruction to prisoners, referred to in the Warden's report, may also well await the same event.

Heating and Ventilating Cell Blocks.

The present heating boilers and steam pipes for heating the cell blocks are worn out, and will require to be renewed before the close of another year. The system of heating the cell blocks by direct radiation has been attended, not only with a widely varying temperature in the upper and lower tiers of cells but also with difficulty in the ventilation necessary to maintain them in a condition of sanitation. It has only been possible to overcome the defective ventilation by throwing open the windows to let in fresh air, and turning a full flow of steam into the heating pipes to keep up the temperature, no doubt a very necessary, but as regards fuel, a wasteful practice. I regard it as practicable to so remodel the system that the surplus exhaust steam from the engines after heating the workshops shall be utilized to heat the cell blocks during the hours the industries are in operation and without extra cost for fuel. The heating boilers in this case would be used to heat the cell blocks only when the industries are not running, and in combination with the system effective ventilation would likewise be secured.

The Prison has been kept clean and orderly and all buildings and structures in good repair. The provisions supplied have been of good quality, and no complaints have been made of the cooking. The general conduct of the prisoners has been good, and punishment of a severe nature has been exceptional. The Sunday and nightschool services have been conducted with zeal and efficiency, while the Prisoner's Aid Association and the Helping Hand have been equally faithful in attending to the moral and material welfare of discharged prisoners. The most generous acknowledgements are due to those engaged in this good work, as set out in the respective reports of the officers of these philanthropic organizations.

JAMES NOXON,
Inspector.

REPORT OF WARDEN.

TORONTO, February 1st, 1895.

James Noxon, Esq., Inspector of Central Prison, Toronto :

SIR,—In submitting the twenty-first annual statistical report of the Central Prison, I shall but briefly refer to some extensions, which, for a number of years, I have thought desirable for the improvement and more effectual carrying on of the work of the prison in its twofold object of punitory and reformation, and which has become more pressing as new conditions arise. First, in the enlargement of cell space. The total number of cells in the two blocks is 336. The prisoners at this date number 415. If the 28 cells in the basement of the main building are added to the two blocks, the number would be 364, but is not intended that well behaved prisoners should be confined in them: with these all occupied as at present, there are still 51 doubled in the cells in the two blocks. It is unnecessary to repeat what has so often been said about the serious evils of doubling, evils so well understood by all engaged in prison work. By all prison reformers it is condemned, and no excuse can be offered for its continuance but insufficient accommodation for the number of prisoners to be provided for. When it is fully realized what the placing of two criminals in association in one cell during the night and at all times when not in the workshops, means, with only such supervision as one guard on patrol can give, be he ever so efficient, with facilities for practices which it is indelicate to particularize, the urgency for enlargement can be understood. To maintain that degree of order and good conduct, which is essential to proper discipline at all times, not only during cell confinement, but also in the workshops, where the conduct in the cell is reflected, is an impossibility under existing circumstances, and so soon as it is possible sufficient cells for all prisoners, to have only one in each should be furnished.

During the last winter there was insufficient employment for all the prisoners held, and in consequence they were placed in the shops where they were in some respects a detriment to carrying on the work ; this winter there is an even

larger excess of men for whom there is not enough employment at the several industries and domestic work, who have to be placed in the shops to be under the supervision of the guards. Until from the industries, work can be found for all, it is desirable to provide accommodation for placing them under a military form of drill. To do this there is ample space in what we call the hospital yard, of about three acres. I would again recommend that the brick wall be extended round the property to the west of the prison, and a building, capable of drilling from two to three hundred men, and of introducing to a limited extent, a trades school for technical instruction, so that all the surplus men not required in the shops, can be kept busy at some exercise which would be beneficial to them, both in their physical and mental development. We have the brick, the sand and men required to do all the work, so that the only outlay in money would be for the lime.

Then there exists great need for a limited number of cells for the separation of a class of men, who should not be placed in the workshops, nor at any time allowed to mingle with others; about twenty would be sufficient, they should be of a size sufficient to admit of keeping the inmate at work. The system upon which the British prisons are built is admirably suited for this purpose, being roomy and well ventilated. Were this provided, with sufficient cell space to avoid the necessity of doubling, and suitable buildings furnished for drill and technical instruction, the efficiency of the prison would be materially increased. It has been the purpose of the management heretofore that all confined within the prison should work diligently, since work is an essential to good health and discipline, and specially conductive to reformation.

The several industrial pursuits, combined with the evening school, and the religious services have a healthful influence upon the prisoners while the care bestowed upon their dietary and clothing, and the strictest attention given to cleanliness in their persons and of the premises, is productive of the general good health among them, as verified by the surgeon's report, which shows how few had to be cared for in the hospital during the year.

Mr. Hamilton Cassels has for upwards of seventeen years superintended the Sunday school, and when I mention the long time he has with unbroken regularity, except an occasional short holiday, come to conduct the services, in all sorts of weather, and at all seasons of the year, it will be understood in some measure at least to what an extent his devotion and self-sacrifice has exerted an influence for good upon the prisoners. Respected and esteemed by the inmates of the prison, and loved by his staff of teachers, his devotion to this branch of the prison work commands our love and commendation, and of all who know him personally, or hear what, for so long a period he has done.

It is due that I acknowledge the unceasing efforts of the Rev. Father Walsh among his portion of the prisoners; coming as he does every Monday and Saturday evening and on Sunday morning, to minister to their spiritual wants, taking upon himself in large measure the blame for any misconduct among them, individually or collectively, it can be understood to what an extent he exercises authority for good upon them, and the invaluable assistance he renders to myself in the maintenance of good order. It affords me much pleasure to testify to the healthy effects of his ministrations to the prisoners, and to the friendship and esteem in which he is held by all the officers of the prison.

To the assistant teachers in the Sunday school and the clergymen who have taken part in the religious services, I give my sincere thanks. It is invigorating and hopeful to meet every Sunday morning a number of zealous men, who often at much personal inconvenience come to teach and exemplify the true principles of life, and bring from the Master his message of forgiveness and love.

I thank all associated with me in the management, and specially those who by their example of fidelity to their duties, by diligence and firmness tempered with kindness, exercise so much influence for good upon the men placed under their charge.

All of which is respectfully submitted.

I have the honor to be, Sir,

Your obedient servant,

JAS. MASSIE,

Warden.

The first table shows the committals and discharges during the past three years:

	1892.	1893.	1894.
In custody at commencement of year (1st October)	337	283	303
Committed during the year	598	630	741
Transferred from Reformatory for Boys	..	..	..
Recaptured	..	2	3
Total number in custody during year	935	915	1,047
Discharged on expiration of sentence	626	591	632
" " payment of fine	4	7	5
" by remission of sentence	2	1	2
Transferred to common gaol as unfit for labor	1	..	..
Died in the Prison Hospital	1	4	3
Transferred to a lunatic asylum	6	4	5
Removed to the Kingston Penitentiary	1	1	.
Convictions quashed	1	..	11
Pardoned	8	2	6
Escaped	2	2	..
Total discharges, deaths, etc	652	612	664
Remaining in custody at close of year (30th Sept.)	283	303	383

The number of prisoners sentenced direct to the prison, and of those sentenced to the goals and afterwards removed to the Central Prison, is shown in the following summary:

	1892.	1893.	1894.
Sentenced direct	416	501	662
Transferred from common gaols	182	131	82
Total	598	632	744

The next table shows the periods of sentence passed upon

Sentence.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
One month and under	.....	....	15	6	7	11	17	171	125	140	81
Over 1 month and up to 2	....	.....	10	2	35	16	23	101	127	105	88
Over 2 months and up to 3	60	13	73	90	100	40	45	38	91	95	118
Over 3 months and up to 4	54	38	110	127	65	43	46	38	.....	.....	.....
4 months	50	56	66	76	.....	59	47	53	60	43	61
5 "	5	18	7	12	11	11	11	5	10	9	14
6 "	97	205	186	179	214	224	186	174	199	151	203
7 "	.....	2	1	1	6	2	6	5	4	5	6
8 "	6	8	4	1	7	6	3	5	6	5	4
9 "	4	7	20	1	22	20	27	20	15	9	18
10 "	1	4	6	.....	4	.....	3	1	4	1	5
11 "	1	.....	2	.....	1	4	.....	2	.....	2	.....
12 "	38	45	94	88	94	93	87	72	69	67	75
13 "	.....	.....	1	.....	.....	1	.....	.....	1	.....	2
14 "	.....	.....	.....	2	.....	1	.....	1	2	2	1
15 "	2	1	7	1	5	1	6	4	3	3	2
16 "	.....	.....	.....	.....	2	1	4	.....	1	2	1
17 "	.....	.....	.....	.....	1	.....	.....	.....	1	.....	.....
18 "	10	12	17	27	30	17	23	23	11	13	13
19 "	1	.....	....	.....	1	.....	1	.....	.....	.....	.....
20 "	2	....	.....	.....	2	2	.....	1	2	2	2
21 "	....	.....	1	.....	1	.....	2	3	.....	.....	.....
22 "	1	.....	1	2	5	2	1	2	2	.....	7
23 "	4	3	8	20	8	7	10	12	20	5	13
24 "	10	14	8	18	8	3	9	7	11	10	8
30 "	.....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....
36 "	....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
46 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
47 "	.....	.....	....	.....	.....	.....	.....	.....	.....	.....	.....
48 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*2½ years	1	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
*3 "	3	.....	.....	1	2	1	1	3	2	.....	.....
*3½ "	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*4 "	5	.....	.....	.....	1	1	2	3	.....	.....	.....
*4½ "	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*5 "	4	.....	.....	1	4	1	.....	1	.....	.....	.....
Totals	370	426	637	655	636	567	560	745	767	669	723
Average period of sentence each year	6 12-30 M'ths.	7 3-30 M'ths.	6 20-30 M'ths.	5 22-30 M'ths.	7 10-30 M'ths.	7 3-30 M'ths.	7 14-30 M'ths.	5 12-30 M'ths.	5 12-30 M'ths.	4 28-30 M'ths.	6 18-30 M'ths.

*Boys transferred from Reform-

the prisoners received into the prison since its opening:

1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	Sentence.
51	22	191	1	46	29	37	24	25	22	One month and under.
76	42	148	64	45	88	46	84	106	42	Over 1 month and up to 2.
128	75	128	189	160	118	129	113	101	95	Over 2 months and up to 3.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Over 3 months and up to 4.
66	52	45	62	79	64	73	69	42	86	4 months.
31	20	13	12	21	8	18	12	21	38	5 "
213	213	180	190	217	220	189	164	173	262	6 "
3	7	1	5	3	3	1	1	2	7	7 "
3	12	6	3	4	11	9	3	7	3	8 "
21	20	15	23	24	13	19	9	17	26	9 "
1	4	1	2	.....	2	11	.....	2	4	10 "
.....	.....	1	11	.....	1	7	1	.....	2	11 "
101	69	62	61	67	78	67	67	2	69	12 "
.....	1	.....	1	.....	3	2	.....	61	.....	13 "
.....	4	.....	6	3	3	1	.....	1	2	14 "
7	1	2	5	7	1	8	7	2	11	15 "
2	5	.....	.....	1	.....	.....	.....	1	1	16 "
.....	2	.....	3	.....	.....	.....	.....	.....	.....	17 "
24	17	23	16	29	26	21	17	23	22	18 "
.....	1	.....	.....	1	.....	.....	.....	.....	.....	19 "
4	3	3	6	2	.....	2	.....	10	1	20 "
.....	2	1	1	1	1	.....	.....	.....	2	21 "
3	1	3	2	1	.....	3	.....	.....	1	22 "
19	11	17	21	20	20	12	12	20	29	23 "
8	10	20	15	8	24	18	14	23	17	24 "
.....	.....	1	.....	.....	.....	.....	.....	.....	.....	30 "
.....	.....	1	.....	.....	.....	1	1	.....	.....	36 "
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	46 "
.....	.....	.....	.....	.....	.....	.....	.....	1	.....	47 "
.....	.....	.....	.....	.....	.....	.....	.....	.....	1	48 "
.....	.....	.....	.....	.....	.....	.....	.....	.....	1	60 "
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	*2½ years.
.....	.....	.....	.....	.....	1	.....	.....	.....	.....	*3 "
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	*3½ "
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	*4 "
.....	.....	.....	.....	.....	1	.....	.....	.....	.....	*4½ "
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	*5 "
761	594	862	699	739	715	674	598	632	744	Totals.
6 20 30 M'ths.	7 8·30 M'ths.	5 12·30 M'ths.	6 26·30 M'ths.	6 20·30 M'ths.	7 6·30 M'ths.	7 2·30 M'ths.	6·13 M'ths.	7·3 M'ths.	7·12 M'ths.	Av'age period of sentence each year.

*atory owing to incorrigibility.

Nationalities.	Committed during the year.	Tota commit-ments.
Canadian	451	6,925
Irish	61	2,033
English	107	2,236
United States	85	1,487
Scotch	20	645
Other countries and unknown	20	455
	744	13,781
Religious Denominations.		
Church of England	224	4,836
Roman Catholic	240	4,771
Presbyterian	94	1,581
Methodist	136	1,817
Other denominations, etc	50	776
	744	13,781
Civil Condition.		
Married	215	4,268
Single	529	9,513
	744	13,781
Social Habit.		
Temperate	173	2,813
Intemperate	571	10,968
	744	13,781
Educational Status.		
Could read and write	623	10,576
Could read only	35	1,137
Could neither read nor write	86	2,068
	744	13,781

The prisoners received during the year who were reported to be of temperate habits represented 23.12 per cent. of the commitments; in 1893 the percentage was 20.09 and in 1894, 17.35 per cent.

The totally uneducated men represent 11.56 per cent. of the commitments of the year, as compared with 12.50 per cent. in 1893.

The table annexed shows how the prisoners were employed, and the number of days' work which was performed by them at the different industries:

	1893	1894.	
In the broom shop	23,428	23,024	days.
" woodenware shop	11,015	16,593	"
" brickyard	4,575	842	"
" tailoring shop	3,495	3,912	"

	1893.	1894.	
In the shoe shop	2,044	2,069	days.
" carpenter's shop	7,401	12,817	"
" tinsmith and engineer's shop			
" south shop	6,169	6,255	"
" cordage shop	10,079	14,568	"
In permanent improvements and work on the gardens and grounds of Prison and Reformatory	10,382	8,905	"
Number of days of productive labor	78,588	88,985	"
" " domestic work	14,497	13,998	"
Total number of days worked	93,085	102,983	"

The proportion which the number of days of productive labor bears to the total stay of the prisoners during the two years will be seen in the following summary:

1893.

Total stay of prisoners	116,615	days.
Number of days productive labor	78,588	"
Proportion	68.25	per cent.

1894.

Total stay of prisoners	138,020	days.
Number of days productive labor	88,985	"
Proportion	64.40	per cent.

Transfer of Prisoners.

A statement showing the cost of removing prisoners from the County Gaols to the Central Prison.

When transferred.	Number transferred.	Prisoners' fare to prison.	Travelling expenses and salary of bailiff.	Cab hire and food for prisoners.	Total.
		$ c.	$ c.	$ c.	$ c.
October, 1893	48	164 95	193 70	46 75	405 40
November, 1893	84	226 55	222 50	54 50	503 55
December, 1893	88	199 30	180 05	44 50	423 85
January, 1894	67	219 30	198 65	47 50	465 45
February, 1894	35	115 85	165 65	32 50	314 00
March, 1894	59	227 90	226 35	46 50	500 75
April, 1894	28	57 20	150 90	15 75	223 85
May, 1894	68	235 80	265 75	58 75	500 30
June, 1894	51	114 30	171 65	29 75	315 70
July, 1894	63	160 45	190 30	46 30	397 05
August, 1894	73	159 55	189 20	47 75	396 50
September, 1894	39	84 95	165 50	33 00	283 45
Totals	703	1,966 10	2,260 20	503 55	4,729 85
Average expense incurred per prisoner		2 79	3 21	71	6 72
Preceding year		2 80	3 76	77	7 33

Discharged Prisoners.

Summary showing the amount paid for fares for discharged prisoners, the numbers and destination, for year ending 30th September, 1894.

Name.	Number.	Amount.
		$ c.
Arthur	1	2 20
Aurora	1	90
Alliston	1	1 75
Buffalo	18	56 70
Barrie	11	21 90
Berlin	5	10 00
Bracebridge	3	12 30
Beaverton	1	2 15
Brantford	6	11 75
Belleville	7	21 10
Brockville	14	76 05
Chatham	20	101 65
Collingwood	1	2 85
Cornwall	16	105 00
Clifton	1	2 60
Cayuga	3	9 15
Cobourg	5	9 00
Colborne	1	2 15
Coldwater	1	2 95
Dunnville	3	7 05
Dresden	1	5 70
Deseronto	1	3 75
Detroit	9	45 00
Dundas	1	1 35
Fort Erie	1	3 10
Fergus	2	3 90
Gananoque	1	4 75
Galt	2	4 05
Goderich	1	4 10
Guelph	9	13 50
Gravenhurst	1	3 40
Hamilton	28	33 60
Holyoke	1	13 20
Huntsville	1	4 45
Ingersoll	2	5 80
Kingston	19	76 95
London	32	108 80
Leamington	2	13 15
Lindsay	2	5 30
Milton	2	2 00
Markham	1	65
Montreal	2	13 55
Morrisburg	1	6 00
North Bay	11	75 60
Nepigon	2	35 00
Napanee	1	3 35
Newboro'	1	6 25
Orangeville	1	1 50
Oakville	1	65
Otter	1	16 75
Orillia	4	10 40
Ottawa	20	126 20
Owen Sound	8	29 20
Prescott	1	5 50
Paris	1	2 00
Penetanguishene	3	9 30
Peterborough	2	4 80
Carried forward		

DISCHARGED PRISONERS.—*Continued.*

Name.	Number.	Amount.
		$ c.
Brought forward		
Petrolia	3	14 70
Picton	1	3 40
Palmerston	2	5 30
Pembroke	11	83 05
Port Arthur	6	120 00
Rochester	2	10 60
Rat Portage	1	25 75
Ridgetown	1	5 50
Smith's Falls	1	6 30
Schomberg	3	3 60
Sault Ste. Marie	3	30 25
St. Catharines	12	25 80
Suspension Bridge	4	10 40
St. Thomas	8	29 20
Sandwich	4	20 00
Sudbury	11	106 60
Sarnia	10	49 75
Stratford	1	2 75
Tonawanda	1	3 25
Tilsonburg	1	2 90
Vermontville	2	14 40
Winchester	1	7 70
Walkerton	3	10 95
Woodstock	18	46 80
Wallaceburg	1	6 00
Weston	1	25
Welland	11	28 60
Windsor	49	245 00
Whitby	5	5 00
Total	475	2,076 55

Maintenance Expenditure.

For the year ending 30th September, 1894, as compared with previous year.

Service.	Total expenditure, year ending 30th September, 1893.	Weekly cost per head.	Yearly cost per head.	Total expenditure, year ending 30th September, 1894.	Weekly cost per head.	Yearly cost per head.
	$ c.	c. m.	$ c.	$ c.	c. m.	$ c.
Medicine and medical comforts	562 52	3.37	1 75	433 53	2.20	1 14
Butchers' meat, fish, etc	6,550 21	39.32	20 44	6,135 07	31.11	16 18
Flour, bread, etc	3,920 46	23.54	12 24	2,825 08	14.33	7 45
Butter, etc	366 46	2.20	1 14	318 45	1.61	84
Groceries	3,161 63	18.97	9 86	3,028 17	15.36	7 99
Fruit and vegetables	1,352 52	8.12	4 22	1,000 26	5.07	2 63
Bedding, clothing and shoes	5,755 99	34.55	17 97	7,433 52	37.69	19 60
Fuel	5,862 40	35.19	18 30	4,360 95	22.11	11 50
Gas, oil, etc	1,008 21	6.05	3 35	863 78	4.37	2 27
Laundry, soap and cleaning	2,319 98	13 93	7 24	2,332 15	11.82	6 15
Furniture and furnishings	400 76	2.40	1 25	514 76	2.60	1 35
Farm, garden, feed and fodder	1,942 95	11.68	6 08	2,399 27	12.17	6 33
Repairs and alterations	746 97	4.48	2 33	710 38	3.60	1 87
Printing, postage, stationery, etc	662 59	3 98	2 07	836 92	4.24	2 21
Water supply	1,585 13	9.52	4 95	1,079 37	5.47	2 85
Library, schools and religious instruction	723 43	4.34	2 26	724 51	3.67	1 91
Miscellaneous	2,740 54	16.45	8 55	2,558 13	12.97	6 74
Salaries and wages	20,176 30	121 11	62 98	22,925 29	116.27	60 46
Totals	59,839 07	359.20	186 98	60,479 59	306 66	159 47

Average number of prisoners 1893, 319. Average number of prisoners 1894, 378.

ANNUAL RETURN OF THE CENTRAL PRISON FOR THE YEAR ENDING SEPTEMBER 30th, 1894.

Remaining in custody September 30th, 1893	303	
Committed during the year	741	
Escaped prisoners, captured	3	
		1,047
Discharged on expiration of sentence	632	
" " payment of fine	5	
" " remission of sentence	2	
" " pardon	11	
Transferred to Asylum for Insane	5	
Died in Prison Hospital	3	
Escaped	6	
	664	
Remaing in custody September 30th, 1894	383	
		1,047

Sentenced Direct to Central Prison or to Common Gaols.

Nature of Sentence.

To Central Prison	662
To Common Gaol	82
Total	744

Social Condition.

Married	215
Single	529
Total	744

Education.

Read and write	623
Read only	35
No education	86
Total	744

Ages.

Under 18	56
From 18 to 20	60
" 20 to 30	350
" 30 to 40	122
" 40 to 50	78
" 50 to 60	48
" 60 to 70	25
" 70 to 80	5
Total	744

Nationalities.

England	107
Ireland	61
Scotland	20
Canada	451
United States	85
Other countries	20
Total	744

Religious Denominations.

Church of England	224
Roman Catholic	240
Presbyterian	94
Methodist	136
Baptist	35
Lutheran	11
Congregational	2
Hebrew	1
Scandinavian	1
Total	744

Habits.

Temperate	173
Intemperate	571
Total	744

Sentences.

One month and under	22
Over 1 month up to 2 months	42
" 2 months " 3 "	95
" 4 "	86
" 5 "	38
" 6 "	262
" 7 "	7
" 8 "	3
" 9 "	26
" 10 "	4
" 11 "	2
" 12 "	69
" 14 "	2
" 15 "	11
" 16 "	1
" 18 "	22
" 20 "	1
" 21 "	2
" 22 "	1
" 23 "	29
" 24 "	17
" 36 "	...
" 48 "	1
" 60 "	1
Total	744

Average duration of sentence, 7 months and 12 days.

Crimes.

Arson	1
Assault	15
" and robbery	10
" on constable	2
" aggravated	25
Attempted rape	3
" incest	1
" abortion	1
" larceny	1
Assault and wounding	3
Bigamy	5
Bringing stolen goods into Canada	2
Burglary	11
" and larceny	36
Breaking gaol	2
" out of barracks	1
Carrying pistol	2
Cattle stealing	1
Committing indecent assault	1
Carrying burglars tools	3
Cruelty to animals	1
Conspiracy	1
Disorderly	8
Drunk	24
" and disorderly	7
Dissuading witness	1
Deserter	2
Detaining post office order	1
Fraud	2
False pretence	17
Forgery	9
Horse stealing	5
Housebreaking	15
" and larceny	8
Ill-treatment of wife	1
Indecent assault	13
" exposure	5
Keeping disorderly house	2
Larceny	300
" of horse and buggy	5
" and false pretence	1
" and breaking gaol	1
Malicious injury to property	3
Neglect to support wife	1
Obstructing divine service	1
Perjury	2
Pickpocket	1
Robbery	17
Receiving	7
Rape	1
Sheep stealing	1

Selling liquor without license	3
" " to Indian	3
Seducing imbecile girl	1
Seduction	1
Shooting with intent	2
Shop breaking	4
Threatening to shoot	1
Trespass	2
" on G. T. Railway	3
Throwing missile at train	1
Unlawful wounding	7
Using abusive language	1
Vagrancy	126
Total	744

Occupations.

Barber	8
Bartender	4
Blacksmith	10
Butcher	17
Brakeman	2
Baker	13
Brushmaker	1
Bricklayer	7
Broommaker	5
Bookbinder	2
Clerk	22
Cooper	3
Carpenter	19
Cook	9
Commercial traveller	3
Cheesemaker	1
Cigarmaker	7
Confectioner	4
Carder	1
Drover	1
Druggist	1
Engine driver	9
Fireman	16
Furrier	5
Farmer	8
Farrier	1
Florist	1
Grocer	1
Groom	4
Gardener	3
Horse trainer	1
Laborer	343
Lithographer	1
Lather	1
Music teacher	1

Machinist	8
Moulder	13
Miller	3
Miner	5
Marble cutter	1
Plumber	1
Patternmaker	2
Printer	7
Plasterer	2
Painter	41
Pedlar	6
Porter	2
Spinner	2
Stonecutter	4
School-teacher	1
Saddler	1
Shoemaker	13
Steamfitter	5
Ship carpenter	1
Sailor	16
Soldier	1
Teamster	13
Telegraph operator	3
Tailor	35
Tobacconist	2
Tanner	1
Upholsterer	1
Watchmaker	3
Waiter	12
Whitewasher	1
Wheelwright	2
Weaver	1
Total	744

Counties and Districts.

Algoma	1
Brant	18
Bruce	12
Carleton	26
Dufferin	1
Essex	44
Elgin	8
Frontenac	14
Grey	9
Halton	2
Hastings	5
Haldimand	7
Huron	1
Kent	34
Lennox	3
Lincoln	13
Leeds and Grenville	35

Lambton	11
Middlesex	34
Muskoka	7
Nipissing	7
Northumberland	10
Norfolk	1
Oxford	31
Ontario	6
Perth	7
Peterborough	6
Prince Edward Island	5
Renfrew	9
Rat Portage	10
Sudbury	10
Sault Ste. Marie	4
Simcoe	27
Stormont	18
Victoria	1
Waterloo	3
Wellington	13
Wentworth	54
Welland	24
York	223
Total	744

INDUSTRIAL DEPARTMENT.

Return showing the number of days' work rendered for the year commencing 1st October, 1893, and ending 30th September, 1894.

Broom shop	23,024
North shop, woodworking	16,593
South shop, woollen mill	6,255
Machine shop, tinsmiths, blacksmith, machinists and helpers	12,817
Cordage shop, binder twine	14,568
Brickyard	842
Garden and grounds, wells and waterpipe	7,179
Tailor shop	3,912
Shoe shop	2,069
Permanent improvements	457
Mercer Reformatory	1,030
General work in yard	239
Total	88,985

DOMESTIC DEPARTMENT.

Return showing the number of domestics employed from October 1st, 1893 to September 30th, 1894.

October	1,092
November	1,060
December	1,483
January	1,140
February	1,144

March	1,388
April	1,150
May	1,356
June	1,008
July	913
August	1,239
September	1,025
Total	13,998

RETURN

Showing the number of days prisoners were in hospital confined in cells, convalescent and unemployed from 1st October, 1893, to 30th of September, 1894.

Months.	Hospital.	Convalescent and sick in cells.	Unemployed.	Unfit for work, confined in cells and under punishment.
October	88	9	60	41
November	96	45	135	65
December	65	70	111	17
January	91	92	204	66
February	150	95	858	167
March	143	113	1,543	237
April	178	109	1,204	172
May	129	73	409	130
June	46	54	206	126
July	32	40	134	221
August	102	84	88	192
September	140	47	62	166
Totals	1,260	831	5,014	1,600

Central Prison Hospital.

Annual return of the Medical Department of the Central Prison, showing the average number of patients in hospital per day for each month from 1st of October, 1893, to 30th September, 1894.

October,	1893	2.87
November,	"	4.03
December,	"	1.39
January,	1894	2.77
February,	"	3.57
March,	"	2.23

April,	"	5.37
May,	"	3.81
June,	"	.63
July,	"	.01
August,	"	1.64
September,	"	4.77

Average number per day for the year 2.76

Number of patients in hospital, 30th September, 1894 5

Deaths during the year 3

Causes—

Apoplexy	1
Insanity and inflammation of membranes of brain	1
Inflammation of kidneys, lungs and membranes of brain	1

RETURN

Showing the daily population of the Central Prison during the year ending 30th September, 1894.

Day.	October.	November.	December.	January.	February.	March.	April.	May.	June.	July.	August.	September.
1	303	301	357	405	428	427	429	370	358	354	362	385
2	299	304	357	403	427	433	438	368	350	354	361	385
3	296	315	357	409	424	442	436	364	350	355	366	382
4	300	318	355	407	424	442	434	374	346	354	363	379
5	299	318	353	407	424	437	434	375	351	352	363	378
6	298	314	351	408	422	437	431	375	355	361	373	382
7	306	322	354	408	422	441	433	373	354	360	374	384
8	306	321	359	407	422	438	433	368	352	360	373	380
9	301	320	359	410	427	436	432	367	354	361	366	380
10	299	327	359	407	425	436	428	366	354	360	366	390
11	306	326	364	410	425	436	428	365	353	361	363	387
12	306	326	364	409	424	438	327	357	357	359	363	394
13	305	326	376	418	424	441	424	657	354	361	370	394
14	306	325	374	418	423	440	418	355	350	360	370	392
15	306	329	382	416	422	435	418	357	348	360	370	392
16	304	328	382	414	429	431	416	355	348	364	372	392
17	299	326	382	419	429	433	411	348	348	359	377	392
18	303	332	382	419	429	433	412	355	353	366	373	392
19	305	332	386	423	427	436	409	349	354	370	373	391
20	304	332	390	426	427	436	404	349	352	375	371	392
21	310	347	396	426	426	436	402	346	348	373	375	389
22	310	355	395	424	428	435	402	345	344	373	374	387
23	306	354	397	423	432	440	399	343	345	367	374	387
24	313	354	397	427	427	435	399	348	845	363	379	384
25	310	353	395	434	427	435	400	356	348	365	377	385
26	310	353	394	435	427	432	394	355	354	364	377	382
27	308	352	398	434	427	432	388	355	354	367	382	387
28	307	359	401	434	430	429	382	358	353	361	386	391
29	307	359	409	433	.....	429	382	359	348	361	384	383
30	306	362	406	433	.....	433	370	359	354	360	384	383
31	305	.....	406	433	.....	429	.....	360	.....	360	390	.....
Total	9,443	9,990	11,737	12,979	11,928	13,493	12,413	11,131	10,534	11,220	11,551	11,601

Total number for the year	138,020
Highest any one month	13,493
" day	442
Lowest any one month	9,443
" day	296
Average per month	11,501
" day	378

General summary of distribution of prisoners in the Central Prison from 1st October, 1893, to 30th September, 1894:

Industrial department	88,985
Domestics	13,998
Sick in hospital	1,260
Convalescent and sick in cells	831
Confined in cells and under punishment	1,600
Unemployed	5,014
Sundays and holidays	26,332
Total	138,020

JAMES MASSIE,
Warden.

REPORT OF SUPERINTENDENT OF THE SUNDAY SCHOOL.

The Inspector of Asylums, Prisons, etc., for Ontario, Toronto.

SIR,—I have the honor to present my report upon the Central Prison Sunday school for the year ending the 30th of September, 1894.

It is with satisfaction that I am able to state that the teaching staff has continued to be of adequate force to meet all the requirements of the work without interruption of any kind during the year. There has been an average attendance of teachers of 27 and an average attendance of men of 214. During the first three months of 1894 the average number of men in attendance was considerably in excess of that during any other portion of the year, but I regret to say that there has not been since that time so great a diminution of the number of scholars as we have experienced in other years. No doubt this will appear in fuller detail in the other reports connected with the Prison, but it has been quite noticeable in connection with our Sunday school as well.

We have, as always heretofore, received courteous and helpful treatment at the hands of the warden, deputy warden, sergeant and other officers of the Prison, and we desire to take this opportunity of returning to them our thanks for their courtesies.

It has also been a pleasure to find the priest in charge of the Roman Catholic inmates ready to co-operate with us in our work and to manifest that spirit of Christian unity which is so earnestly desired among the churches, and which cannot fail to have a beneficial influence upon the men incarcerated in the prison.

I have the honor to be, Sir,
Your obedient servant,

HAMILTON CASSELS,
Superintendent.

REPORT OF THE PRISONERS' AID ASSOCIATION.

To the Inspector of Prisons and Public Charities of Ontario.

SIR,—I have the honor to present to you the following report of the different departments of work, under the supervision of the Prisoners' Aid Association of Canada in Toronto.

The following is a summary of practical work of the Association for twelve months ending September 30th, 1894:

Total number discharged from city prisons, Toronto	1,931
The number assisted by the Association	457
Meals and lodging provided for	229
Articles of clothing given to	222
Employment for	120
Assisted with tools	6
Railway fares to homes or where employment could be found	21
Families of prisoners given provisions	25
Rent paid for	1
Furniture given	1
Loans to discharged prisoners	$26 09

The agent and Bible woman have made 556 visits to the prisoners, and 1,320 visits outside in the interests of the prisoners and their families, and 260 visits to the Police Court, and have had 2,657 personal talks with prisoners.

As heretofore, a preaching service is conducted once a week at the Central Prison, and twice a week at the Woman's Reformatory, by the Toronto Ministerial Association. With a view of preventing any disappointment in these services a telephone has been placed in the house of Mr. Robert Hall, city missionary, and he now supplies the service when necessary. The nights-chool in the Central Prison is now conducted four nights a week, and we look upon this as a very important factor in the means used by our Association for giving the prisoner a fresh start in life.

Perhaps we may be allowed this opportunity for saying that the experience of the past twenty years has convinced us that our system of religious instruction, combined with the means we employ for giving the discharged prisoner a helping hand, is very much superior to the plan of employing a paid prison chaplain.

Respectfully,

S. H. BLAKE,
President.

A. M. ROSEBRUGH,
Secretary.

TREASURER'S REPORT.

D. Macgillivray, Treasurer, Toronto, in account with the Prisoners' Aid Association of Canada, for the year ending September 30th, 1894:

Receipts.

1893.		
September 30th—To Government grants	$1,000	00
" special grant *re* Prison Reform	1,000	00
County grants	125	00
City of Toronto	600	00
County of York	100	00
Subscriptions	294	10
Collection at annual meeting and sundries	16	17
Loans returned by ex-prisoners	5	80
Interest on late Mr. Gooderham's legacy	109	50
Meals paid by ex-prisoners	14	10
Government grant for cabs	875	00
Total	$4,139	67

Disbursements.

By interest on mortgage, Simcoe street property	$513 36
Passage and street car fares	87 31
Fuel and water	128 15
Taxes and bank interest	31 55
Printing, books, etc	123 90
Loans to ex-prisoners	26 09
Meals, etc., to ex-prisoners	225 40
Cabs for preaching services and lady teachers	518 75
Salaries	739 96
Central Prison night-school	388 81
Literature for prisoners	26 60
Fire insurance	15 00
Travelling expenses, literature, printing, etc., re Prison Reform	373 53
Sundries	210 59
Balance from 1893	33 12
Balance carried forward	697 55
Total	$4,139 67

ANNUAL REPORT OF THE SURGEON OF THE CENTRAL PRISON FOR YEAR ENDING SEPTEMBER 30TH, 1894.

SIR,—During the year the general health of the prisoners has been excellent.

We had, as usual, many cases of insanity. Some of these were insane when formerly in the Central Prison. These cases of insanity are very demoralizing, when in the same building with the sane prisoners, shouting and singing at night—rattling anything in their cells that will make a noise—throwing the contents of their buckets into the passageway, fouling the atmosphere, and thus making more difficult the management of the other prisoners, many of whom are not very evenly balanced. There is really great necessity for a detached building, in which the noisy, whether sane or insane could be placed; and when this building is erected, it is hoped on sanitary grounds that the basement cells will be avoided, so that the interior of all cells can from time to time be flushed with sunlight. The opening of the new asylum in Brockville should relieve our prison of all insane. I have always entertained the view that just as soon as a clear diagnosis of insanity is made out, it is only right to the afflicted one, right to the Institution, and right to the country that he should be sent to an asylum, and not turned loose, at the expiration of his sentence, on society, a weak and maybe a dangerous man. Does life in the Central Prison tend to develop insanity? On the other hand abundance of excellent food, abundance of pure air, quiet and plentiful sleep, regularity of hours, discontinuance of liquor and tobacco, cleanliness, sufficient but not excessive exercise, and increase of flesh all tend to develop health; though it may be charged that this very increase of vigor without a corresponding increase of morality, with an absence of free conversation, and the unavoidable solitary cell life during the long evenings, Sabbaths and holidays, tends to promote secret vice in the full blood of adolescence and early manhood.

Annual Return of the Medical Department of the Central Prison for the year ending 30th September, 1894, showing the applications made at the Surgery by prisoners at work for treatment, and the diseases they complained of.

Disease.	No. of cases.
Anasarca	1
Ague brow	11
Abrasions	2
Abscesses	18
Acne	23
Ague and aguish	2
Albuminuria	2
Anorexia	62
Apthæ	9
Asthma	9
Balanitis	11
Bladder, irritable	16
Boils	11
Burns and scalds	6
Bronchitis	2
Catarrh (naso-pharyngeal)	132
Chorea	9
Conjunctivitis	32
Constipation	214
Contusions and small wounds	97
Corns	1
Coughs and colds	364
Cough, night	38
Cramps, abdominal	91
Cornea (particle in)	many
Dysuria	6
Deafness	10
Debility	52
Dermatitis	37
Diarrhœa	58
Dysentery	16
Epithelioma	4
Earache	5
Epilepsy	14
Epistaxis	6
Fractured rib	1
Feverish	7
Frost bite	1
Goitre	1
Gonorrhœa and Gleet	59
Hæmoptysis	1
Hæmorrhoids	33
Headache	112
Hernia	6
Herpes zoster	6
Indigestion	105
Inflammation	2
" of foot	2
Inflammation of bursae	2
" aroical and axillary gland	1
" fingers	4
" hand	10
" skin (broom skin)	5
" knee joint	2
" elbow	4
Insomnia	23
Insanity	22
Laryngitis	1
Lumbago	24
Malingering	57
Nocturnal emissions	34
Nervousness	34
Neuralgia	266
Nausea	10
Otalgia	2
Ophthalmia	3
Orchitis	6
Otorrhœa	14
Otitis	1
Pneumonia	1
Pediculi	17
Peritonitis	2
Phthisis	51
Pruritus	16
Paralysis, partial	9
Pleurisy	1
Rheumatism, mild	58
Rheumatic neuralgia	42
Scabies	11
Sore throat (simple and severe,	78
Sprains	12
Stricture of urethra	36
Syphilis, secondary	95
Strangury	3
Stomatitis	2
Typhoid fever	1
Toe-nail, ingrowing	1
Toothache	106
Tonsillitis	9
Ulcers	4
Vertigo	11
Worms	6
Wound, pistol	1

Annual return of the Medical Department of the Central Prison for the year ending 30th September, 1894, showing applications for treatment at Prison Surgery by prisoners at work, and the ages of the applicants.

Ages of applicants.	Applications, number.	Ages of applicants.	Applications, number.
15	20	30	38
16	27	31	9
17	81	32	26
18	98	33	21
19	142	34	30
20	86	35	37
21	81	36	12
22	97	37	33
23	126	38	22
24	90	39	6
25	100	40-50	128
26	95	50-60	108
27	48	60-70	47
28	45	Over 70	32
29	50		

Annual Return of the Medical Department of the Central Prison for the year ending 30th September, 1894, showing the diseases and the number of cases treated during the year in the Prison Hospital.

Disease.	No. of cases.	Disease.	No. of cases.
Apoplexy	1	Insanity	1
Anorexia	3	Laryngitis	1
Bronchitis	1	Malingering	1
Conjunctivitis	8	Orchitis	1
Contusions and small wounds	9	Otitis	1
Coughs and colds	7	Pneumonia	1
Cramps, abdominal	3	Peritonitis	4
Debility	4	Phthisis	5
Dermatitis	2	Pleurisy	1
Diarrhœa	1	Rheumatism	11
Fractured thumb	1	Sore throat	4
Feverish	4	Stricture of urethra	11
Herpes zoster	1	Typhoid fever	1
Inflammation	1	Toe-nail, ingrowing	1
" of throat	6	Tonsillitis	4
" arm	1	Worm, tape	1
" hand	1	Wound, pistol	1
" elbow			

Annual Return of the Medical Department of the Central Prison, showing the average number of patients in the Hospital per day for each month, from the first day of October, 1893, to the end of September, 1894.

No. of month.	Name of month.	Year.	Average per diem.	Remarks.
1	October	1893	2.87	
2	November	"	4.03	
3	December	"	1.39	
4	January	1894	2.77	
5	February	"	3.57	
6	March	"	2.23	
7	April	"	5.37	
8	May	"	3.81	
9	June	"	.63	
10	July	"	.01	
11	August	"	1.64	
12	September	"	4.77	

Average per diem for the year..... 2.76
Number of patients in Hospital on the 30th September, 1894. 5

Deaths during the year.

Causes.	Number.
Apoplexy	1
Insanity and inflammation of membranes of brain	1
Inflammation of kidneys, lungs and membranes of brain	1

I have the honor to be,

Your obedient servant,

W. T. AIKENS, M.D.,
Surgeon to the Central Prison.

JAMES NOXON, Esq.,
Inspector of Prisons, etc.

TWENTY-FIFTH ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

UPON THE

HOUSES OF REFUGE

AND

ORPHAN AND MAGDALEN ASYLUMS

AIDED BY THE

PROVINCE OF ONTARIO,

BEING FOR THE YEAR ENDING 30TH SEPTEMBER,

1894.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY

TORONTO:
WARWICK BROS. & RUTTER, PRINTERS, &c., 68 AND 70 FRONT STREET WEST.
1895.

OFFICE OF THE
INSPECTOR OF PRISONS AND PUBLIC CHARITIES, ONTARIO,
PARLIAMENT BUILDINGS, TORONTO, November, 1894.

SIR,—I have the honor to transmit herewith, to be presented to His Honor the Lieutenant-Governor, the Twenty-fifth Annual Report upon the Houses of Refuge and Orphan and Magdalen Asylums aided by the Province, being for the official year ending 30th September, 1894.

I have the honor to be, Sir,
Your obedient servant,

T. F. CHAMBERLAIN,
Inspector.

TO THE HONORABLE J. M. GIBSON, M.P.P.,
Secretary of the Province of Ontario,
Toronto.

CONTENTS.

	PAGE.
Houses of Refuge	1-64
Introduction	1-2
Table shewing names and operations of Refuges	2
Sexes of inmates	2
Religious denominations of inmates	2
Nationalities of inmates	3
Previous residence of inmates	3
Aggregate and average stay of inmates	3
Grants to Refuges for 1894, table shewing	4
Table of amounts expended for maintenance	5
Separate Reports upon Refuges	6-64
House of Industry, Toronto	6-8
House of Providence, Toronto	8-9
Home for Incurables, Toronto	10-11
Aged Women's Home, Toronto	11-12
St. John's Hospital, Toronto	13-14
Convalescent Home, Toronto	15-16
The Church Home, Toronto	17-18
House of Refuge, Hamilton	19-20
Home for Aged Women, Hamilton	21-22
St. Peter's Home, Hamilton	22-23
House of Industry, Kingston	24-25
House of Providence, Kingston	26-27
Roman Catholic House of Refuge, London	28-29
Home for Aged People, London	30-31
Convalescent Home, London	32-33
St. Patrick's Refuge, Ottawa	34-35
St. Charles Hospice, Ottawa	36-37
Home for the Aged, Ottawa	38-39
Refuge Branch, Orphan's Home, Ottawa	40-41
The Home for Friendless Women, Ottawa	41-42
The Refuge of Our Lady of Charity, Ottawa	43-44
House of Providence, Guelph	45-46
The Thomas Williams' Home, St. Thomas	47-48
House of Providence, Dundas	49-50
Home for the Friendless, Chatham	51-52
The Widow's Home, Brantford	53-54
The Home for the Friendless, Belleville	55-56
The Protestant Home, Peterborough	57-58
House of Providence, Peterborough	59-60

	PAGE.
SEPARATE REPORTS UPON REFUGES—*Continued.*	
Old Ladies Home, Galt	61-62
Home for the Friendless, Windsor	63-64
ORPHAN ASYLUMS	65-115
Introduction	65
Sex, religious denominations, etc., of the children	65
Total number maintained	66
Grants to Orphan Asylums, for 1894, table of	68
Costs of maintaining Asylums, table of	67
Aggregate stay of inmates	68
SEPARATE REPORTS UPON ORPHAN ASYLUMS	69-115
Roman Catholic Orphan Asylum, Toronto	69-70
Protestant Orphan's Home, Toronto	71-72
Girls' Home, Toronto	73-74
Boys' Home, Toronto	7 -76
Newsboys' Lodgings, Toronto	77-78
Infants' Home, Toronto	79-80
St. Nicholas' Home, Toronto	81-82
The Haven, Toronto	83-84
St. Mary's Orphan Asylum, Hamilton	85-86
Protestant Orphan Asylum, Hamilton	87-88
Boys' Home, Hamilton	88-89
Girls' Home, Hamilton	89-90
Home for the Friendless, Hamilton	91-92
Orphans' Home, Kingston	93
House of Providence Orphanage, Kingston	94
Hotel Dieu Orphanage, Kingston	95
Orphans' Home, Ottawa	96-97
St. Patrick's Orphan Asylum, Ottawa	97-98
St. Joseph's Orphan Asylum, Ottawa	99-100
Roman Catholic Orphans' Home, London	100-101
Protestant Orphans' Home, London	102-103
Women's Refuge and Infants' Home, London	104-105
Protestant Home, Orphanage Branch, St. Catharines	106-107
St. Agatha Orphan Asylum	107-108
Orphans' Home, Fort William	109
Rescue Home for Women, Toronto	110-111
Children's Shelter, Toronto	112-113
Rescue Home for Women, London	114-115
MAGDALEN ASYLUMS	116-120
Introduction	116
Religious denominations, etc., of inmates	117
Government grants, table of	116
Maintenance, cost of	116
SEPARATE REPORTS	118-120
Industrial Refuge, Toronto	118-119
Good Shephard's Female Refuge, Toronto	119-120

HOUSES OF REFUGE AND ORPHAN AND MAGDALEN ASYLUMS.

TWENTY-FIFTH ANNUAL REPORT

OF THE

INSPECTOR OF PRISONS AND PUBLIC CHARITIES

OF THE

PROVINCE OF ONTARIO.

PARLIAMENT BUILDINGS,
TORONTO, December, 1894.

To the Honorable GEORGE AIREY KIRKPATRICK, *Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOR:

I beg to submit herewith the Twenty-fifth Annual Report upon the Houses of Refuge and the Orphan and Magdalen Asylums for the official year ending on the 30th September, 1894.

I have the honor to be,
Your Honor's most obedient servant,

T. F. CHAMBERLAIN,
Inspector.

HOUSES OF REFUGE.

This class of institutions, which provide shelter, food, clothing, care and comfort for the aged and for infants, are all doing good work. They are well managed and deserve the best consideration of all classes of our citizens. The refuges and orphanages of this province are the most deserving of our charitable institutions.

In the orphanages teachers are provided by the public and separate school boards of education for instructing the children in most of the branches taught in our public schools. There appears to be no difficulty in finding suitable homes for the children of the orphanages as soon as they are fitted for going out.

During the past year these homes have been improved by the erection of new additions, and new furniture, libraries, school-room appliances, improved heating, lighting, plumbing and sewerage.

The ladies who are engaged in providing for these institutions and in supplying the wants of the inmates, deserve the sympathy and liberal assistance of all true and loyal citizens.

The particulars as to name and location of each institution, the number of inmates, condition of buildings and grounds, and the work done, will be found in the following tables, together with the reports taken from the minutes made of my inspections during the year, the cost of maintenance, the amounts contributed

by bequests, subscriptions, etc., the amount contributed by the government, the nationality, religion, places of previous residence, days' stay in the institutions, etc.

Name of Refuges.	Locations.	Number of persons in the Refuges on 1st October, 1893.	Number admitted to Refuges during the year.	Total number under lodgement during the year ending the 30th Sept., 1894.	Number discharged during the year.	Number of deaths during the year.	Number of persons remaining in Refuges on 30th Sept., 1894.
House of Industry	Toronto	94	46	140	32	7	140.
House of Providence and Incurable Ward	do	338	288	636	239	56	341
Home for Incurables	do	110	48	158	13	27	118
Aged Women's Home	do	23	17	40	5	4	31
St. John's Hospital	do	14	264	278	235	15	28
Convalescent Home	do	10	202	212	202	.....	10
The Church Home	do	19	12	31	6	.....	25
House of Refuge	Hamilton	93	65	158	51	11	96
Home for Aged Women	do	23	6	29	1	2	26
St. Peter's Home	do	21	15	36	14	2	20
House of Industry	Kingston	48	99	147	103	2	42
House of Providence	do	112	120	232	84	21	127
Roman Catholic House of Refuge	London	57	35	92	18	10	64
Aged People's Home	do	50	13	63	19	2	42
Convalescent Home	do	5	38	43	41	.....	2
St. Patrick's Refuge	Ottawa	128	63	191	53	15	123
St. Charles' Hospice	do	78	41	119	19	16	84
Home for the Aged	do	31	9	43	9	3	31
Orphans' Home (Refuge Branch)	do	20	7	27	7	1	19
Home for Friendless Women	do	40	73	113	72	4	37
The Refuge of Our Lady of Charity	do	123	102	225	88	3	134
House of Providence	Guelph	35	85	120	66	6	48
The Thomas Williams Home	St. Thomas	21	21	42	18	3	21
House of Providence	Dundas	108	105	213	58	20	135
Home for the Friendless	Chatham	14	36	50	31	7	12
The Widows' Home	Brantford	8	3	11	1	2	8
The Home for the Friendless	Belleville	8	3	11	2	3	6
The Protestant Home	Peterborough	18	7	25	6	1	18
House of Providence	do	20	75	95	72	6	17
Old Ladies' Home	Galt	10	1	11	4	2	5
Home for the Friendless	Windsor	16	32	48	30	3	15
Protestant Home (Refuge Branch)	St. Catharines	.....	.....	.....	.....	.....	.....
Totals, 1894		1,698	1,931	3,639	1,599	254	1,825
Totals, 1893		1,598	1,885	3,483	1,587	200	1,706

The usual information obtained from each Refuge in respect of sex, religious denominations, nationalities, and previous residences of the inmates, has been summarized as under:

Sex.

Male	1,408	
Female	2,231	
		3,639

Religious Denominations.

Roman Catholic	1,824	
Protestant	1,781	
Other religions, or not known	34	
		3,639

Nationalities.

Canadian	1,106
English	706
Irish	1,420
Scotch	195
United States	51
Other countries	161
	——3,639

Previous Residences.

Received from cities or towns in which the Refuges are located	2,528
Received from counties in which the Refuges are located	486
Received from other counties in the Province	482
Emigrants and foreigners	143
	——3,639

The next table shews the aggregate stay of the inmates, upon which the amount of aid to be granted by the Government to each Refuge is based. The average stay per inmate is also given.

Name of Refuges.	Location.	Total number of inmates during the year.	Total stay in days during the year.	Average stay per inmate in days.
House of Industry	Toronto	140	36,091	257
House of Providence and Incurable Ward	do	636	125,047	196
Home for Incurables	do	158	42,419	268
Aged Women's Home	do	40	10,348	258
St. John's Hospital	do	278	9,317	33
Convalescent Home	do	212	5,899	28
The Church Home	do	31	8,236	265
House of Refuge	Hamilton	158	35,090	222
Home for Aged Women	do	29	9,031	311
St. Peter's Home	do	36	8,089	225
House of Industry	Kingston	147	17,969	122
House of Providence	do	232	57,030	245
Roman Catholic House of Refuge	London	92	19,974	217
Aged People's Home	do	63	17,586	279
Convalescent Home	do	43	1,724	40
St. Patrick's Refuge	Ottawa	191	48,424	253
St. Charles' Hospice	do	119	30,139	253
Home for the Aged	do	43	12,180	283
Orphans' Home (Refuge Branch)	do	27	6,944	257
Home for Friendless Women	do	113	14,913	132
The Refuge of Our Lady of Charity	do	225	46,228	205
House of Providence	Guelph	120	14,133	118
The Thomas Williams Home	St. Thomas	42	8,464	201
House of Providence	Dundas	213	45,200	213
Home for the Friendless	Chatham	50	4,672	93
The Widows' Home	Brantford	11	3,137	285
The Home for the Friendless	Belleville	11	2,493	226
The Protestant Home	Peterborough	25	6,050	242
House of Providence	do	95	9,096	96
Old Ladies' Home	Galt	11	2,701	246
Home for the Friendless	Windsor	48	6,181	129
Protestant Home (Refuge Branch)	St. Catharines			
Totals, 1894		3,639	664,805	182½
Totals, 1893		3,483	639,206	183½

Names of Refuges.	Location.	Aggregate stay of inmates upon which aid was granted.	Fixed allowance of 5 cents per day for aggregate stay of inmates.	Amount received from all sources other than Government.	Supplementary allowances of ½ of such receipts provided amount does not exceed the 2 cents allowance.	Supplementary allowance of 2 cents per day.	Total Government allowance to each House of Refuge for the year 1895.
			$ c.	$ c.	$ c.	$ c.	$ c.
House of Industry	Toronto	36,091	1,804 55	26,277 38		721 82	2,526 37
House of Providence	do	57,655	2,882 75	13,908 05		1,153 10	4,035 85
do (Incurable Ward)	do	67,392	6,739 20			3,369 60	*10,108 80
Home for Incurables	do	42,419	4,241 90	12,026 49		2,120 95	*6,362 85
Aged Womens' Home	do	10,348	517 40			206 96	724 36
St. John's Hospital	do	9,317	931 70	8,532 04		465 85	*1,397 55
Convalescent Home	do	5,899	589 90	2,988 78		294 95	*884 85
The Church Home	do	8,236	411 80	2,057 68		164 72	576 52
House of Refuge	Hamilton	35,090	1,720 85	3,054 98		701 80	†2,422 65
Home for Aged Women	do	9,031	451 55	‡		180 62	632 17
St. Peter's Home	do	8,089	808 90	2,665 53		404 45	*1,213 35
House of Industry	Kingston	17,969	898 45	2,032 25		359 38	1,257 83
House of Providence	do	57,030	2,851 50	10,123 80		1,140 60	3,992 10
Roman Catholic House of Refuge	London	19,974	998 70	12,415 26		399 48	1,398 18
Aged Peoples' Home	do	17,586	879 30	4,378 61		351 72	1,231 02
Convalescent Home	do	1,724	172 40	715 87		86 20	*258 60
St. Patrick's Refuge	Ottawa	48,424	2,421 20	7,627 37		968 48	3,389 68
St. Charles Hospice	do	30,139	1,506 95	2,175 93	543 98		2,050 93
Home for the Aged	do	12,180	609 00	1,802 46		243 60	852 60
Orphans' Home (Refuge Branch)	do	6,944	347 20	‡		138 88	486 08
Home for Friendless Women	do	14,913	446 85	4,401 97		298 26	745 11
The Refuge of Our Lady of Charity	do	46,228	1,988 90	8,015 40		924 56	†2,913 46
House of Providence	Guelph	14,133	704 05	1,474 43		282 66	†986 71
The Thomas Williams Home	St. Thomas	8,464	382 45	1,065 41		169 28	†551 73
House of Providence	Dundas	45,200	2,260 00	5,396 14		904 00	3,164 00
Home for the Friendless	Chatham	4,559	227 95	2,520 49		93 44	321 39
The Widows' Home	Brantford	3,137	156 85	659 58		62 74	219 59
The Home for the Friendless	Belleville	2,493	124 65	352 00		49 86	174 51
The Protestant Home	Peterborough	6,050	302 50	1,622 37		133 08	†435 58
House of Providence	do	8,356	417 80	1,378 72		181 92	†599 72
Old Ladies' Home	Galt	2,701	135 05	1,543 35		54 02	189 07
Home for the Friendless	Windsor	6,181	290 70	1,646 06		123 62	†414 32
Protestant Home (Refuge Branch)	St. Catharines						
Totals for 1894		663,952	39,222 95	142,858 40	543 98	16,750 60	56,517 53
Totals for 1893		636,346	37,202 40	150,008 27		16,087 31	53,548 37

The totals marked thus * are at the rate of 15 cents per day. Orphanage rate of 2 cents per day forms part in total grant for the days' stay of children in the respective institutions, marked †. See Separate Reports. ‡ Receipts included with Orphanage.

The following table shows the cost of maintaining the Refuges.

Name of Refuges.	Location.	Aggregate stay of inmates.	Cost of dietaries.	Expenditure for fuel, salaries and wages and all general expenses.	Total expenditure exclusive of extraordinary expenses.	Average cost per inmate per day.
			$ c.	$ c.	$ c.	$ c.
House of Industry	Toronto	36,091	8,869 60	14,040 79	22,910 39	66 50
House of Providence and Incurable Ward	do	125,047	14,262 46	12,574 03	26,836 49	21 46
Home for Incurables	do	42,419	7,087 53	9,362 13	16,449 66	38 77
Aged Women's Home	do	10,348	*			
St. John's Hospital	do	9,317	3,938 62	5,152 74	9,091 36	97 57
Convalescent Home	do	5,899	1,467 60	2,359 77	3,767 37	64 03
The Church Home	do	8,236	826 94	1,683 76	2,510 70	30 48
House of Refuge	Hamilton	35,090	5,014 59	3,054 98	8,069 57	22 99
Home for Aged Women	do	9,031	*			
St. Peter's Home	do	8,089	655 45	2,752 64	3,408 09	42 13
House of Industry	Kingston	17,969	1,619 02	1,707 78	3,326 80	18 51
House of Providence	do	57,030	4,408 68	4,538 90	8,947 58	15 68
Roman Catholic House of Refuge	London	19,974	6,557 19	7,785 76	14,342 95	71 80
Aged People's Home	do	17,586	2,347 15	2,828 45	5,175 60	29 43
Convalescent Home	do	1,724	291 14	661 59	952 73	55 26
St. Patrick's Refuge	Ottawa	48,424	3,224 83	8,944 89	12,169 72	25 13
St. Charles' Hospice	do	30,139	1,904 95	1,738 21	3,643 16	12 08
Home for the Aged	do	12,180	893 64	1,035 19	1,928 83	15 83
Orphan's Home (Refuge Branch)	do	6,944	*			
Home for the Friendless	do	14,913	1,304 25	2,693 67	3,997 92	26 80
The Refuge of Our Lady of Charity	do	46,228	4,610 05	6,611 10	11,221 15	24 27
House of Providence	Guelph	14,133	1,397 55	2,020 58	3,418 13	24 10
The Thomas Williams Home	St. Thomas	8,464	686 65	1,065 42	1,752 07	20 70
House of Providence	Dundas	45,200	4,842 13	3,394 91	8,237 04	18 22
Home for the Friendless	Chatham	4,559	409 82	2,520 49	2,930 31	64 27
The Widow's Home	Brantford	3,137	290 28	659 58	949 86	30 27
The Home for the Friendless	Belleville	2,493	318 69	215 21	533 90	21 41
The Protestant Home	Peterborough	6,050	761 79	773 79	1,535 58	25 38
House of Providence	do	8,356	1,457 77	515 45	1,973 22	23 61
Old Ladies' Home	Galt	2,701	447 67	1,543 35	1,991 02	73 71
Home for the Friendless	Windsor	6,181	1,710 20	1,646 06	3,356 26	54 29
Protestant Home (Refuge Branch)	St. Catharines		*			
Totals 1894		663,952	81,546 24	103,881 22	185,957 46	28 04
Totals 1893		639,206	80,455 89	99,503 70	179,959 59	28 15

* Expenditures included with Orphanages.

SEPARATE REPORTS.

HOUSE OF INDUSTRY, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	94	
Admitted	46	
Total number of inmates		140
Discharged	32	
Died	7	
In residence, 30th September, 1894	101	
		140

Places Admitted From.

From the City of Toronto	135	
From the County of York and other counties	2	
Emigrants and foreigners	3	
		140

Sex.

Male	92	
Female	48	
		140

Nationalities.

Canadian	11	
English	59	
Irish	45	
Scotch	18	
United States	4	
Other countries	3	
		140

Religious Denominations.

Protestant	135	
Roman Catholic	5	
		140

Receipts.

From the Province of Ontario	$2,603 93
From the City of Toronto	20,000 00
From inmates	67 00
Income from property belonging to the House	616 75
Subscriptions and donations	1,998 00
From other sources	3,595 63
	$28,881 31

Expenditures.

Food of all kinds	$8,869 60
Clothing, furniture and furnishings	711 22
Fuel, light and cleaning	9,612 47
Salaries and wages	1,310 00
Repairs	446 97
Other expenditures	1,960 13
	$22,910 39

Government Aid for 1894.

Allowance for 36,091 days at 5 cents	$1,804 55
Supplementary aid, at 2 cents per day	721 82
	$2,526 37

INSPECTIONS.

I beg to report that I made an inspection of the House of Industry, Toronto, on the 15th June.

An examination of the register showed that since the 30th September last, 39 persons had been admitted. 26 discharged, and 6 had died.

On the present date there were 101 inmates—71 men and 30 women—nearly all old people. Only two or three contribute anything towards their maintenance.

The Institution is supported by grants from the city and the Government, and subscriptions and donations from citizens.

The city grant, amounting to $16,000, goes wholly to the casual or outdoor poor. The cost per inmate is about 19 cents per day. 2,300 families were assisted during last year.

All departments were clean and in good order, including dormitories, water-closets, bath-rooms, etc. The building is well heated and lighted; good ventilation and drainage; supplied with city water. The books were properly entered up, and the management is commendable.

I beg to call the attention of the board of management to the necessity for more storeroom accommodation; the present room is quite inadequate and not at all suitable for the purpose.

I made an inspection of this Institution on the 26th November.

On that day there were in residence 72 males and 32 females, all of whom appeared to be proper inmates for such an Institution.

It is contemplated to enlarge the building on account of its present crowded state.

An important feature of the work of this Charity is the relief afforded to the "outdoor poor" and the "casual poor." In the former case the necessities of over two thousand families were provided for; and the large number of 31,930 meals were supplied to "casuals" during the year.

The building was scrupulously clean in all departments, and the records were neatly and correctly kept.

HOUSE OF PROVIDENCE, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	163	
Admitted	199	
Total number of inmates		362
Discharged	185	
Died	14	
In residence, 30th September, 1894	163	
		362

Places Admitted From.

City of Toronto	291	
County of York, and other counties of Ontario	14	
Emigrants and foreigners	57	
		362

Sex.

Male	134	
Female	228	
		362

Nationalities.

Canadian	121	
English	42	
Irish	171	
Scotch	14	
United States	7	
Other countries	7	
		362

Religious Denominations.

Protestant	94	
Roman Catholic	268	
Other religions or not known	....	
		362

Receipts.

From the Province of Ontario	$13,165 44
From the City of Toronto	2,500 00
From the County of York	105 00
Other municipalities	180 00
From inmates, in payment of board	2,463 68
Subscriptions, donations and bequests of private individuals	4,238 00
From other sources	4,421 37
Total	$27,073 49

Expenditures.

Food of all kinds	$14,262 46
Clothing, furniture and furnishings	2,407 92
Fuel, light and cleaning	3,090 26
Wages	475 25
Ordinary repairs	1,468 90
Other expenditures	5,131 70
Total	$26,836 49

Government Aid for 1894.

Allowance for 57,655 days at 5 cents	$2,882 75
Supplementary aid, 2 cents per day	1,153 10
Total	$4,035 85

Incurable Branch.

Allowances for 67,392 days, at 15 cents	$10,108 80

INSPECTIONS.

I visited this Institution on the 4th April, and found 136 adult males, 221 adult females and 39 children, making a total population of 396. One hundred and ninety-two of the adults were inmates of the incurable ward. Forty deaths occurred during the year.

All the departments were clean and in good order and the books well kept.

An addition to the south side of the building is contemplated in order to provide more accommodation for the old people.

I visited this Institution on the 25th September, when there were 377 inmates, namely, 119 men, 224 women, and 34 infants.

I found no change in the buildings or premises since my last inspection. All departments were clean and in good order and the books properly kept. The infants are cared for in this Institution until they are three years of age, when they are taken to the Home at Sunnyside.

On this occasion I inspected the plans of the new wing that is about to be erected in connection with the House of Providence.

HOME FOR INCURABLES, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	110	
Admitted	48	
Total number of inmates		158
Discharged	13	
Died	27	
In residence, 30th September, 1894	118	
		158

Places Admitted From.

From the City of Toronto	128	
From the County of York and other counties	30	
		158

Sex.

Male	70	
Female	88	
		158

Nationalities.

Canadian	37	
English	64	
Irish	35	
Scotch	12	
United States	6	
Other countries	4	
		158

Religious Denominations.

Protestant	158	
Roman Catholic	....	
Other religions	.	
		158

Receipts.

From the Province of Ontario	$2,989 72
From the City of Toronto	2,000 00
From other municipalities	.....
Payments from inmates	3,645 19
Income from property belonging to the house	1,172 46
Subscriptions, donations and income	5,073 08
Other sources	135 76
Total	$15,016 21

Expenditures.

Food of all kinds	$7,087 53
Clothing and furnishings	465 24
Fuel, light and cleaning	2,156 00
Salaries and wages	4,672 28
Repairs	732 28
Other expenses	1,336 33
Total	$16,449 66

Government Aid for 1894.

Allowance for 42,419 days, at ten cents per day	$4,241 90
Supplementary grant, 5 cents per day	2,120 95
Total	$6,362 85

INSPECTIONS.

A visit was made by me to this Home on the 14th July.

There were then 116 inmates, 55 males and 61 females.

The register showed that 39 had been admitted since the 1st October, and 22 had died.

I found no change in the building or premises since my last visit. All the apartments, private rooms, dining-rooms, sitting-rooms, library, etc., were clean and in good order, and the same may be said of the laundry, kitchen, bath-rooms and water-closets. There is a resident surgeon, and a good medical and nursing staff. The books were entered up to date.

I instructed Mr. Nicholson to make the second inspection of this Institution, he reported as follows:

I made an inspection of the Home for Incurables, Toronto, on the 30th October. The record showed that there were 56 men and 64 women in residence on that day. In the absence of the matron and her assistant, I was shown over the building by the resident doctor, and found it in satisfactory order in all respects.

AGED WOMEN'S HOME, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence 1st October, 1893	23	
Admitted	17	
Total number of inmates	—	40
Discharged	5	
Died	4	
In residence, 30th September, 1894	31	
	—	40

Religious Denominations.

Protestant	40	
		— 40

Nationalities.

Canadian	14	
English	15	
Irish	9	
Scotch	1	
Other countries	1	
		— 40

Places Admitted From.

City of Toronto	40	
County of York and other counties	..	
		— 40

The receipts and expenditures of this Home are included with those of the Industrial Refuge.

Government Aid for 1894.

Allowance for 10,348 days at 5 cents	$517 40
Supplementary aid at 2 cents per day	206 96
Total	$724 36

INSPECTIONS.

I beg to report that I visited the Aged Women's Home, Toronto, on the 17th February. This Charity is now comfortably settled in its new building on the premises of the old Home, as described in the report of my last inspection.

There were 29 old ladies in residence on this occasion, and there is accommodation for 40.

The building is well supplied with modern conveniences, bath-rooms, water-closets, etc. All the rooms were clean and in good order. This Home is under the same management as the Industrial Refuge. The books were well kept.

I instructed Mr. Nicholson to make the second inspection of this Institution, he reported as follows:

I made an inspection of the Aged Women's Home, Toronto, on the 5th November, and found that there were 33 inmates on that day, all of whom were apparently proper subjects for the care of such an Institution. Besides the matron, there are two nurses and three servants.

The Home was in excellent condition in all respects.

ST. JOHN'S HOSPITAL, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence 1st October, 1893	14	
Admitted	264	
Total number of inmates		278
Discharged	235	
Died	15	
In residence, 30th September, 1894	28	
		278

Places Admitted From.

City of Toronto	248	
County of York	8	
Other counties	19	
Emigrants, foreigners, etc.	3	
		278

Sex.

Male	.....	
Female	278	
		278

Religious Denominations.

Protestant	268	
Roman Catholic	9	
Other Religions	1	
		278

Nationalities.

Canadian	168	
English	79	
Irish	15	
Scotch	8	
United States	6	
Other countries	2	
		278

Receipts.

From the Government of Ontario	$1,127 40
" City of Toronto	1,416 00
" County of York	32 80
" Inmates	5,527 30
" Subscriptions	729 13
" Other sources	826 81
Total	$9,659 44

Expenditures.

Food of all kinds	$3,938 62
Furnishings, etc	326 16
Fuel, light and cleaning	1,303 77
Salaries and wages	1,716 91
Ordinary repairs	63 87
Other expenses	1,742 03
Total	$9,091 36

Government Aid for 1894.

Allowance for 9,317 days, at 10 cents per day	$931 70
Supplementary grant, at 5 cents	465 85
Total	$1,397 55

INSPECTIONS.

I visited the St. John's Hospital, Toronto, on the 14th July. There were 23 patients, all adult females.

The number admitted since the 1st October was 208, and during the same period there were 12 deaths.

The public wards, private rooms, dispensary, operating room, dining rooms, sitting rooms, kitchens, bath-rooms and water closets were in an excellent state of cleanliness and order.

In the basement are the laundry, servants' bedrooms and mission room, where clothing is kept for distribution among the poor during the winter. The furnace room is also in the basement. The building is heated with hot water, lighted by gas, and supplied with city water. Since my last inspection a new verandah has been erected, and some painting done. The books were entered up to date.

I made an inspection of the St. John's Hospital, Toronto, on the 17th November, when there were 33 female patients under treatment.

The building was in good condition from basement to attic.

During the year 264 cases were treated, and there were fifteen deaths. The average stay of patients was thirty days. There is a good staff of nurses and medical attendants. The books are well kept.

THE CONVALESCENT HOME, TORONTO.

Full particulars of the operations of this Institution will be found in the annexed summaries :

Movements of Inmates.

In residence, 1st October, 1893	10	
Admitted	202	
Total number of inmates		212
Discharged	202	
Died	..	
In residence, 30th September, 1894	10	
		212

Places Admitted From.

City of Toronto	112	
County of York	..	
Other counties	96	
Emigrants, foreigners, etc	4	
		212

Sex.

Male	69	
Female	143	
		212

Religious Denominations.

Protestant	192	
Roman Catholic	11	
Other denominations	9	
		212

Nationalities.

Canadian	50	
English	90	
Irish	41	
Scotch	14	
United States	..	
Other countries	17	
		212

Receipts.

From the Province of Ontario	$1,001 55
From the City of Toronto	2,187 30
Payment from inmates	545 45
Income from property belonging to the Home	35 48
Subscriptions and donations	163 00
Other sources	57 55
	$3,990 33

Expenditure.

Food of all kinds	$1,407 60
Furniture and furnishings	125 08
Fuel, gas, etc	427 74
Salaries and wages	925 22
Repairs, ordinary	170 79
Other expenses	710 94
	$3,767 37

Government Aid for 1894.

Allowance for 5,899 days, at 10 cents	$589 90
Supplementary allowance, at 5 cents	294 95
	$884 85

INSPECTIONS.

I inspected the Convalescent Home, Toronto, on the 17th February.

The public wards and private rooms were clean and in good order. The dining-rooms, bath-rooms, wash-rooms and water-closets were also clean and well kept. The building is heated with hot water and lighted with coal oil. Well water is in use.

There were 25 patients on this date—12 men and 13 women. There have been 83 patients received since the 1st October and no deaths. Most of the inmates are convalescing patients from the general hospitals, who come here to regain their strength before going out to work.

I instructed Mr. Nicholson to make the second inspection of this Home. He reported as follows:

I visited the Convalescent Home, Toronto, on the 28th November.

There were thirteen persons—seven males and six females—in residence on that day.

Every part of the building was seen, and found to be clean and in good order. The sanitary condition of the premises has been improved by connecting the drainage system with the city sewers.

CHURCH HOME FOR THE AGED.

Full particulars of the operations of this Institution will be found in the annexed summaries :

Movements of Inmates.

In residence, 1st October, 1893	19	
Admitted	12	
Total number of inmates	——	31
Discharged	6	
Died	....	
In residence, 30th September, 1894	25	
	——	31

Places Admitted From.

City of Toronto	25	
Other counties of Ontario	5	
Emigrants, foreigners, etc.	1	
	——	31

Sex.

Male	11	
Female	20	
	——	31

Religious Denominations.

Protestant	31	
	——	31

Nationalities.

Canadian	8	
English	16	
Irish	5	
Scotch	2	
Other countries	....	
	——	31

Receipts.

From the Government of Ontario	$329 00
From the City of Toronto	150 00
From payments made by inmates	1,288 65
Income from property belonging to the Home	288 00
Subscriptions, donations, etc.	331 03
	$2,386 68

Expenditures.

Food of all kinds	$826 94
Clothing and furnishings	98 10
Fuel, light, cleaning, etc.	326 49
Salaries and wages	277 25
Repairs	25 27
Other expenses	956 65
	$2,510 70

Government Aid for 1894.

Allowance for 8,236 days at 5 cents per day	$411 80
Supplementary grant at 2 cents	164 72
Total	$576 52

INSPECTIONS.

I instructed Mr. Nicholson to make an inspection of this Home. He reported as follows:

I visited the Church Home, Toronto, on the 29th October, when there were twenty-four inmates, namely, ten men and fourteen women. There has only been one death among the old people since they moved into their new building, eighteen months ago.

The majority of the inmates pay a little towards their maintenance. The apartments were found to be in neat order, and the comfort of the old people well provided for.

HOUSE OF REFUGE, HAMILTON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence 1st October, 1893	93
Admitted	65
Total number of inmates	158
Discharged	51
Died	11
In residence, 30th September, 1894	96
	158

Places Admitted From.

City of Hamilton	149
County of Wentworth and other counties	....
Other places	....
Emigrants, foreigners, etc.,	9
	158

Sex.

Male	99
Female	59
	158

Religious Denominations.

Protestant	100
Roman Catholic	57
Other religions (or not known)	1
	158

Nationalities.

Canadian	9
English	48
Irish	71
Scotch	13
United States	8
Other countries	9
	158

Receipts.

From the Government of Ontario	$2,195 59
From the City of Hamilton	5,677 16
From the municipalities	.....
From the inmates	196 82
Total	$8,069 57

Expenditures.

Food of all kinds	$5014 59
Clothing, furnishings, etc.	468 19
Fuel, gas, etc.	602 84
Salaries and wages	982 08
Ordinary repairs	231 49
Other expenses	770 38
Total	$8,069 57

Government Aid for 1894.

Allowance for 34,417 days at 5 cents	$1,720 85
Supplementary aid, at 2 cents per day	688 34
Allowance for 673 days' stay of children at 2 cents per day	13 46
Total	$2,422 65

INSPECTIONS.

I made an inspection of the House of Refuge, Hamilton. There were then 107 inmates—67 men, 38 women and 1 child.

They are well cared for and made as comfortable as the condition of the building will admit of. The structure is very dilapidated and entirely unfit for occupancy in its present state. The books were properly kept.

I instructed Mr. Nicholson to make a second inspection of this Refuge. He reported as follows:

As instructed by you I made an inspection of the House of Refuge, Hamilton, on the 24th August. I am glad to be able to report that the erection of a new House of Refuge is now under way, ground having recently been broken for the necessary excavation on the land adjoining the old building. The present accommodation is very inadequate in every respect. Many of the rooms contain two and three beds more than were originally allotted to them. The inmates appeared to be well cared for, and the House was in as good order as its condition would admit of.

There were 58 men, 32 women and 2 children in residence on the day of my visit. A few of the inmates contribute towards their support. The books were properly kept.

HOME FOR AGED WOMEN, HAMILTON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	23
Admitted	6
Total number of inmates	29
Number discharged	1
Number of deaths	2
In residence, 30th September, 1894	26
	29

Places Admitted From.

City of Hamilton	29
	29

Religious Denomination.

Protestant	29
	29

Nationalities.

Canadian	10
English	8
Irish	5
Scotch	6
United States	..
Other countries	..
	29

The receipts and expenditures of this Institution are included with those of the Protestant Orphan's Home, Hamilton, and therefore details cannot be given here.

Government Aid for 1894.

Allowance for 9,031 days, at 5 cents	$451 55
Supplementary aid, at 2 cents	180 62
Total	$632 17

INSPECTIONS.

I made an inspection of the Home for Aged Women, Hamilton, on the 3rd March. There were 24 old people in the Home on that day. During the winter there was considerable sickness among them, and one died.

The building generally was in good order. The books were properly kept.

I instructed Mr. Nicholson to make a second inspection of this Home. He reported as follows:

I beg to report that, as directed, I made an inspection of the Home for Aged Women, Hamilton, on the 25th August.

The register showed that there were twenty-five women in residence. Three of them were confined to bed by illness.

The building was in its usual condition of good order. Coal oil lamps are used for lighting. The books were entered up to date.

ST. PETER'S HOME, HAMILTON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	21
Admitted	15
Total number of inmates	36
Discharged	14
Died	2
In residence, 30th September, 1894	20
	36

Places Admitted From.

City of Hamilton	26
County of Wentworth and other counties	10
Other places	
	36

Sex.

Male	14
Female	22
	36

Religious Denominations.

Protestant	34
Roman Catholic	2
	36

Nationalities.

Canadian	15
English	11
Irish	5
Scotch	5
Other countries	
	36

Receipts.

From the Government of Ontario		$1,153 05
" City of Hamilton		.....
" County of Wentworth		200 00
" Inmates		901 87
" Income from property belonging to the Home		47 00
" Subscriptions, donations, etc.		1,516 66
" Other sources		.....
Total		$3,818 58

Expenditures.

Food of all kinds	$655 45
Clothing, furnishings, etc.	217 07
Fuel, light and cleaning	269 36
Salaries and wages	648 00
Ordinary repairs	501 71
Other expenses	1,116 50
Total	$3,408 09

Government Aid for 1894.

Allowance for 8,089 days, at 10 cents	$808 90
Supplementary aid, at 5 cents per day	404 45
Total	$1,213 35

INSPECTIONS.

I made an inspection of the St. Peter's Home, Hamilton, on the 3rd March, when there were twenty inmates, six males and fourteen females. Some of these are more properly subjects for the Refuge and should be removed to that Institution.

Unless this is done the Home will have to be placed upon the list of charities receiving aid under schedule B.

I found all the apartments clean and in good order; but the books are not as well kept as they should be.

I instructed Mr. Nicholson to make a second inspection of this Home, he reported as follows:

In accordance with your instructions I visited the St. Peter's Home, Hamilton, on the 24th August.

There were twenty-two inmates on that day, eight males and fourteen females. The home is pleasantly situated just outside the city limits, and is surrounded by extensive grounds which are laid out in garden, orchard, etc. The building was in good order throughout, and the inmates appeared to be well cared for.

HOUSE OF INDUSTRY, KINGSTON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	48	
Admitted	99	
Total number of inmates		147
Discharged	103	
Died	2	
In residence, 30th September, 1894	42	
		147

Places Admitted From.

City of Kingston	77	
County of Frontenac	26	
Other counties of Ontario	32	
Emigrants, foreigners, etc	12	
		147

Sex.

Male	111	
Female	36	
		147

Religious Denominations.

Protestant	107	
Roman Catholic	38	
Other Religions (or not known)	2	
		147

Nationalities.

Canadian	40	
English	40	
Irish	57	
Scotch	5	
United States	2	
Other countries	3	
		147

Receipts.

From the Province of Ontario	$1,362 83
From the City of Kingston and County of Frontenac	925 00
Payments from inmates	415 00
Subscriptions and donations	659 74
Other sources	32 51
	$3,395 08

Expenditures.

Food of all kinds	$1,619 02
Clothing, furniture and furnishings	236 23
Fuel and light	519 00
Salaries and wages	553 84
Repairs, ordinary	183 00
Other expenses, including rent and taxes	215 71
	$3,326 80

Government Aid for 1894.

Allowance for 17,969 days, at 5 cents	$898 45
Supplementary aid, at 2 cents per day	359 38
Total	$1,257 83

INSPECTIONS.

On the 31st March I made an inspection of this Institution.

The number of inmates was 55, 34 males and 21 females.

The building has been renovated and painted, and presents a much pleasanter appearance.

All departments were clean and in good order. Stoves are used for heating and the lighting is by coal oil; city water is supplied.

Since my last visit the superintendent's wife (acting matron) has died, and he (the superintendent) has been very ill. He is now recovering and expects to resume his duties soon. The management is good, and the books properly kept

HOUSE OF PROVIDENCE, KINGSTON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	112	
Admitted	120	
Total number of inmates		232
Discharged	84	
Died	21	
In residence, 30th September, 1894	127	
		232

Places Admitted From.

City of Kingston	58	
County of Frontenac	48	
Other counties	108	
Emigrants, foreigners, etc.	18	
		232

Sex.

Male	119	
Female	113	
		232

Religious Denominations.

Protestant	14	
Roman Catholic	218	
		232

Nationalities.

Canadian	38	
English	10	
Irish	149	
Scotch	22	
United States	4	
Other countries	9	
		232

Receipts.

From the Province of Ontario	$3,888 76
From the City of Kingston	.....
From County of Frontenac	75 00
From other municipalities	150 00
Income from property	219 08
Payment from inmates	1,141 01
Subscriptions and donations	5,552 29
Other sources	2,986 42
	$14,012 56

Expenditures.

Food of all kinds	$4,408 68
Clothing and furnishings	918 33
Salaries and wages	127 44
Fuel, light and cleaning	1,488 29
Repairs, ordinary	127 87
Other expenses	1,876 97
	$8,947 58

Government Aid for 1894.

Allowance for 57,030 days, at 5 cents	$2,851 50
Supplementary aid, at 2 cents per day	1,140 60
Total	$3,992 10

INSPECTIONS.

I beg to report that I visited the House of Providence, Kingston, on the 31st March.

The population of the Home was 121 persons, of whom 59 were males and 62 females.

The dormitories, dining-rooms, sitting-rooms, wash-rooms, bath-rooms, water closets, laundry, etc., were clean and in good order.

The management is very satisfactory and the books are well kept.

ROMAN CATHOLIC HOUSE OF REFUGE, LONDON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	57	
Admitted	35	
Total number of inmates		92
Discharged	18	
Died	10	
In residence, 1st September, 1894	64	
		92

Places Admitted From.

City of London	38	
County of Middlesex	5	
Other counties of Ontario	49	
		92

Sex.

Male	33	
Female	59	
		92

Religious Denominations.

Protestant	4	
Roman Catholic	88	
		92

Nationalities.

Canadian	18	
English	4	
Irish	64	
Scotch	3	
United States	1	
Other countries	2	
		92

Receipts.

From the Province of Ontario	$2,226 49
From the City of London	200 00
Payment from inmates	1,085 55
Subscriptions and donations	6,591 03
Other sources	4,538 68
	$14,641 75

Expenditures.

Food of all kinds	$6,557 19
Clothing, furniture and furnishings	1,680 18
Fuel, light and cleaning	1,535 64
Salaries and wages	221 75
Repairs, ordinary	233 57
Other expenses, including insurance and taxes and payment of hospital mortgage	4,114 62
Total	$14,342 95

Government Aid for 1894.

Allowance for 19,974 days at 5 cents	$998 70
Supplementary aid, at 2 cents per day	399 48
Total	$1,398 18

INSPECTIONS.

This Institution was inspected by me on the 25th January. There were 56 old people in residence, 22 men and 34 women. They are comfortably provided for, having good rooms, clothing and food. All the apartments were in neat order, and the books properly entered up.

I instructed Mr. Aikens to make a second inspection of this Refuge. He reported as follows:

The inspection of the Roman Catholic House of Refuge, London, was made by me on July 30th. Twenty adult males and thirty-seven females were then being cared for. The Institution is kept in very fair order, considering the unfortunate class of inmates. The beds and bedding looked clean and orderly, as also were the yards and outbuildings. The managers say they have had a hard year, a large attendance, limited accommodation, and limited means. The building and furnishing of the new hospital across the road, together with the withdrawal of the city grant has contributed toward this end; nevertheless by dint of the strictest economy and management, they have not been obliged to turn any away. It was washing day when I visited the Refuge, when some disorder might have been expected; but on going through the laundry and other apartments, I found nothing to criticize.

HOME FOR AGED PEOPLE, LONDON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st of October, 1893	50	
Admitted	13	
Total number of inmates		— 63
Discharged	19	
Died	2	
In residence, 1st September, 1893,	42	
		— 63

Places Admitted From.

City of London	59	
County of Middlesex	2	
Other counties of Ontario	1	
Emigrants foreigners, etc.	1	
		—63

Sex.

Male	37	
Female	26	
		— 63

Religious Denominations.

Protestant	61	
Roman Catholic	2	
		— 63

Nationalities.

Canadian	4	
English	31	
Irish	16	
Scotch	11	
United States	1	
Other countries	..	
		— 63

Receipts.

From the Province of Ontario	$1,206 24
From the City of London	2,654 14
Payment from inmates	1,018 67
Subscriptions and donations	677 05
Other sources	28 75
Total	$5,584 85

Expenditures.

Food of all kinds	$2,347 15
Clothing, furniture and furnishings	717 36
Fuel, gas, candles, etc.	685 55
Salaries and wages	670 75
Repairs, ordinary	487 75
Other expenses	267 04
Total	$5,175 60

Government Aid for 1894.

Allowance for 17,586 days at 5 cents	879 30
Supplementary aid, at 2 cents per day	351 72
Total	$1,231 02

INSPECTIONS.

I made an inspection of the Home for Aged People, London, on the 25th January On that day there were 32 men and 18 women being cared for. There is accommodation for 75.

The sitting-rooms, dining-rooms, bed-rooms, laundry, kitchen, etc., were all in good order. There are bath-rooms and water-closets on each flat. The Home is well furnished throughout.

Since my last visit a new stable and woodshed have been erected and side-walks have been laid. Coal oil is used for lighting the Institution. The books are well kept. The Home is managed by a matron and four servants.

I instructed Mr. Aikins to make the second inspection of this Home. He reported as follows:

I made the second inspection of the Aged People's Home on July 30th Twenty-six old men and nineteen old women were then in residence. This Institution is some half a mile distant from the city sewer system, and has therefore to depend on the cesspool method of getting rid of its sewerage. The pool if situated in the yard only a few yards from the building, and is emptied by means of a pump. I made an effort to see how the apparatus works when the wind is blowing towards the building, and concluded at once that the cesspool is a menace to the health of the inmates. The stench was abominable. The whole arrangement should be investigated by the Local Board of Health and steps taken to have a proper sewer constructed to the river. The authorities informed me that several times during the past spring the sewerage has backed up into the building and that already over $150 has been expended this summer in cleaning out the pool.

Another matter also that needs attention is the question of fire escapes. The building is very deficient in this respect. Although a new building, it is rapidly beginning to look as though it would fall to pieces. Great cracks appear in the walls and stairways, and the foundation outside looks much the same way. The management and bookkeeping I found very satisfactory.

CONVALESCENT HOME, LONDON.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	5	
Admitted	38	
Total number of inmates		— 43
Discharged	41	
Died	..	
In residence, 30th September, 1894	2	
		— 43

Places Admitted From.

City of London	42	
From other places	1	
		— 43

Sex.

Male	23	
Female	20	
		— 43

Religious Denominations.

Protestant	34	
Roman Catholic	7	
Other denominations	2	
		— 43

Nationalities.

Canadian	7	
English	23	
Irish	3	
Scotch	4	
United States	3	
Other countries	3	
		— 43

Receipts.

From the Province of Ontario	$104	40
From the City of London	.....	
Payment from inmates	285	50
Subscriptions and donations	419	08
Other sources	11	29
Total	$ 820	27

Expenditures.

Food of all kinds	$291 14
Clothing, furniture and furnishings	.....
Fuel, gas, etc.	161 76
Salaries and wages	225 00
Repairs, ordinary	21 49
Other expenses, including rent and taxes	253 34
Total	$ 952 73

Government Aid for 1894.

Allowance for 1,724 days at 10 cents	$172 40
Supplementary allowance at 5 cents	86 20
	$ 258 60

INSPECTIONS.

I visited the Convalescent Home, London, on the 25th January, when I found four males and one female in residence.

All the rooms were clean and in good order. The inmates of this Institution are received from the hospitals, and remain until sufficiently strong to resume their usual avocations.

The building is lighted with coal oil and supplied with city water. The city gives a small yearly grant. A committee of ladies look after the management. The books were properly kept.

I instructed Mr. Aikens to make a second inspection of this Home. He reported as follows:

The Convalescent Home in London is situated in rather an unfavorable locality for its particular class of inmates. It is too close to the railway tracks. It purposes to do a work that cannot be done so well in a hospital or in a home for incurables, and from what I could learn from the lady in charge it is doing it well. They have a perfect system of admissions so that all applications can be first considered as to their suitability. On the day of my inspection, July 30th, there were four males and one female patient in the building. There is accommodation for fourteen in all. Like many of the other city charities, the managers express their dissatisfaction with the way they have been treated by the council this year. The Convalescent Home declare they feel it the more because all their patients are free. I made a tour of the building, and examined the rooms and books, and found the latter in fair order, one or two entries not having been made.

ST. PATRICK'S REFUGE, OTTAWA.

Full particulars of the operations of this Institution are shown in the annexed summaries :

Movements of Inmates.

In residence, 1st October, 1893	128	
Admitted	63	
Total number of inmates		191
Discharged	53	
Died	15	
In residence, 30th September, 1894	123	
		191

Sex.

Male	72	
Female	119	
		191

Religious Denominations.

Protestant	1	
Roman Catholic	190	
Other religions (or not known)	....	
		191

Nationalities.

Canadian	49	
English	7	
Irish	135	
Scotch	....	
United States	....	
Other countries	....	
		191

Places Admitted From.

City of Ottawa	117	
County of Carleton and other counties	70	
Emigrants	4	
		191

The receipts and expenditures of this Charity are included with those of the Orphanage branch.

Receipts.

From the Government of Ontario	$3,891 14
From the County of Carleton	70 00
Income	.....
From payments made by inmates	924 54
Subscriptions, donations, etc.	4,438 55
Other sources	2,194 28
Total	$11,518 51

Expenditures.

Food of all kinds	$3,224 83
Clothing and furnishings	1,052 78
Fuel, light, cleaning, etc.	983 98
Salaries and wages	1,044 63
Repairs, ordinary	2,933 99
Other expenses	2,929 51
Total	$12,169 72

Government Aid for 1894.

Allowance for 48,424 days, at 5 cents per day	$2,421 20
Supplementary grant, at 2 cents	968 48
Total	$3,389 68

INSPECTIONS.

I inspected the St. Patrick's Refuge, Ottawa, on the 8th February. There were then fifty-six males and eighty-six females registered as inmates.

These old people were all well, and apparently contented and happy. All the departments were clean and in good order, and the records were properly kept.

ST. CHARLES' HOSPICE, OTTAWA.

Full particulars of the operations of this Institution will be found in the annexed summaries:

In residence, 1st October, 1893	78	
Admitted	41	
Total number of inmates		— 119
Discharged	19	
Died	16	
In residence, 30th September, 1894	84	
		— 119

Sex.

Male	47	
Female	72	
		— 119

Religious Denominations.

Protestant	....	
Roman Catholic	119	
		— 119

Nationalities.

Canadian	102	
Irish	3	
Other countries	14	
		— 119

Places Admitted From.

City of Ottawa	80	
County of Carleton	28	
Other counties	7	
Emigrants, foreigners, etc.	4	
		— 119

Receipts.

From the Government of Ontario	$1,862 04
From the County of Carleton	.... ..
Income	189 75
From payments made by inmates	896 90
Subscriptions, donations, etc	665 28
Other sources	424 00
Total	$4,037 97

Expenditures.

Food of all kinds	$1,904 95
Clothing and furnishings	270 26
Fuel, light, cleaning, etc	444 33
Salaries and wages	359 55
Repairs, ordinary	320 17
Other expenses	343 90
Total	$3,643 16

Government Aid for 1894.

Allowance for 30,139 days, at 5 cents per day	$1,506 95
Supplementary allowance of one-fourth of receipts	543 98
Total	$2,050 93

INSPECTIONS.

On the 7th February I made an official visit to this Institution.

It is a good brick building, heated with hot-water, supplied with city water, and lighted with coal oil.

All the rooms were neat and clean, and the old people (mostly French) appeared to be very comfortable. There were 80 inmates on this date, namely, 26 men and 54 women. The books were properly kept.

I inspected the St. Charles' Hospice, Ottawa, on the 9th October, when there were 84 old people being cared for, namely, 26 men and 58 women.

The house was in its usual condition of good order. The chapel has been enlarged and some other improvements made in the building, during the season.

HOME FOR THE AGED, OTTAWA.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	34
Admitted	9
Total number of inmates	—43
Discharged	9
Died	3
In residence, 30th September, 1894	31
	—43

Sex.

Male	43
Female	..
	—43

Religious Denominations.

Protestant	43
Other religions, or not known	...
	43

Nationalities.

Canadian	3
English	16
Irish	17
Scotch	5
Other countries	2
	—43

Places Admitted From.

City of Ottawa	32
County of Carleton	9
Other counties	2
Emigrants, foreigners, etc.	..
	—43

Receipts.

From the Government of Ontario	$757 68
From the County of Carleton	200 00
From the City of Ottawa	40 00
From payments made by inmates	196 00
Subscriptions, donations, etc.	1,169 46
Other sources	196 00
Total	$2,559 14

Expenditures.

Food of all kinds	$893 64
Clothing and furnishings	4 75
Fuel, light, cleaning, etc.	15 02
Salaries and wages	715 92
Repairs, ordinary	21 12
Other expenses	278 38
Total	$1,928 83

Government Aid for the year 1894.

Allowance for 12,180 days, at 5 cents per day	$609 00
Supplementary aid, at 2 cents	243 60
Total	$852 60

INSPECTIONS.

I made an inspection of the Home for the Aged, Ottawa, on the 9th February, when there were 34 old men in residence. No deaths have occurred during the year.

The Home was in a satisfactory state of cleanliness and order.

I found no change to record in the building or grounds since my last visit. It is supplied with electric light, city water, and hot water heating. The bath-rooms and water-closets are outside the building. The books are properly kept.

A second inspection of this Home was made by me on the 10th October. The building has been undergoing general repairs during the season, and is now in good order. All departments were in a clean and well kept condition, and gave evidence of good management.

Thirty aged men were being maintained as inmates on this date. Very few of them contribute towards their support.

REFUGE BRANCH, ORPHANS' HOME, OTTAWA.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	20
Admitted	7
Total number of inmates	—27
Discharged	7
Died	1
In residence, 1st September, 1894	19
	—27

Places Admitted From.

City of Ottawa	21
County of Carleton	4
Other counties of Ontario	2
	—27

Sex.

Female	27
	—27

Religious Denominations.

Protestant	27
Roman Catholic	..
	—27

Nationalities.

Canadian	6
English	2
Irish	14
Other countries	5
	—27

The receipts and expenditures of this Charity are shown in the report upon the Orphans' Home, Ottawa.

Government Aid for 1894.

Allowance for 6,944 days, at 5 cents	$347 20
Supplementary aid, at 2 cents per day	138 88
Total	$486 08

INSPECTIONS.

I visited the Refuge Branch of the Orphans' Home, Ottawa, on the 8th February. There were twenty old women in residence on that day. I found no change in the Institution since my last visit calling for special comment. This department was in its usual good order, and the books were properly entered up.

I made an inspection of the Refuge Branch of the Orphans' Home, Ottawa, on the 8th October, when eighteen old women were registered as inmates. All their rooms were clean and neatly kept.

This building caught fire in the early part of the season, and considerable damage to it resulted. Its interior has been entirely refitted with new flooring, etc., and new galleries and verandahs have also been built. Additional fire escapes have been erected as well. No lives were lost by the fire. I found the books properly kept.

THE HOME FOR FRIENDLESS WOMEN, OTTAWA.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	45	
Admitted	73	
Total number of inmates	—	113
Discharged	72	
Died	4	
In residence, 30th September, 1894	37	
	—	113

Places Admitted from.

City of Ottawa	74	
County of Carlton and other counties	39	
Emigrants	...	
	—	113

Sex.

Male	19	
Female	94	
	—	113

Religious Denominations.

Protestant	89	
Roman Catholic	24	
Other religions	...	
	—	113

Nationalities.

Canadian	23	
English	27	
Irish	32	
Scotch	19	
Other countries	12	
		— 113

Receipts.

From the Province of Ontario	$ 709 77
From the City of Ottawa	116 00
Payment from inmates	60
Subscriptions and donations	1,264 66
Income from property belonging to the Home	3,020 71
Total	$5,111 74

Expenditures.

Food of all kinds	$1,304 25
Clothing, furniture and furnishings	66 30
Fuel, gas, etc	241 54
Salaries and wages	1,099 12
Repairs, ordinary	54 06
Other expenses, including taxes and insurance, etc	1,232 65
Total	$3,997 92

Government Aid for 1894.

Allowance for 8,937 days at 5 cents	$446 85
Supplementary aid at 2 cents per day	178 74
Allowance for 5,976 days' stay of children 2 cents	119 52
Total	$745 11

INSPECTIONS.

This Home was inspected by me on the 9th February. On that date the inmates were 26 adults and 19 infants. There has been no change made in the building since my last visit; it is not very well suited for the purpose for which it is used. Confinements take place in this Home. The management is good, and the books are properly kept.

I made an inspection of the Home for Friendless Women, Ottawa, on the 8th October.

There were then 25 women and 12 children in residence.

There has been no change in the building or premises since my last inspection. Laundry work is the principal employment of the women. Sewing, knitting and mending are also done. All the rooms were clean and in good order.

The Home is managed by a committee of ladies.

THE REFUGE OF OUR LADY OF CHARITY, OTTAWA.

The following summaries show the operations of this Refuge during the year:

Movements of Inmates.

In residence, 1st October, 1893.	123	
Admitted	102	
Total number of inmates		225
Discharged	88	
Died	3	
In residence, 30th September, 1894	134	
		225

Religious Denominations.

Protestant	3	
Roman Catholic	222	
Other religions (or not known)	....	
		225

Nationalities.

Canadian	152	
English	19	
Irish	48	
Scotch	5	
United States	....	
Other countries	1	
		225

Places Admitted From

City of Ottawa	164	
County of Carleton	18	
Other counties in Ontario	42	
Emigrants, foreigners, etc.	1	
		225

Receipts.

From the Government of Ontario	$2,951 71
From the City of Ottawa	.....
Income	.....
From payments made by inmates	790 00
Subscriptions, donations, etc.	2,125 25
Other sources	5,100 15
Total	$10,967 11

Expenditures.

Food of all kinds	$4,610 05
Clothing and furnishings	1,095 17
Fuel, light, cleaning, etc.	2,051 40
Salaries and wages	775 10
Repairs, ordinary	950 00
Other expenses	1,739 43
Total	$11,221 15

Government Aid for the Year 1894.

Allowance for 39,778 days' stay at 5 cents per day	$1,988 90
Supplementary aid at 2 cents	795 56
Allowance for 6,450 days' stay of children at 2 cents	129 00
Total	$2,913 46

INSPECTIONS.

I beg to report that I made an inspection of the Refuge of our Lady of Charity, Ottawa, on the 7th February. There were, on that day, 98 inmates, all adult females who are mostly from the criminal and unfortunate classes. They are divided into three grades according to their ability and their stage of crime, and each class is kept separate and distinct from the others. The first or more respectable class are employed at tailoring; the second class are employed at laundry work, and the third class do the general domestic work of the Institution.

All the departments were clean and in good order. The building is heated with hot water and steam.

Homes are found for the inmates so soon as the authorities feel warranted in recommending them. All nationalities and creeds are received on application.

The books were properly entered up and the Institution appeared to be well managed.

I inspected the Orphanage Branch of the Refuge of Our Lady of Charity, Ottawa, on the 7th February. The building in which the children are kept is entirely separate from the adult department; although upon the same premises a separate building is provided.

There were 24 children under charge at the time of my visit, ranging from 2 to 14 years of age. The older ones attend school daily in the building, and a common education in French and English is imparted to them. Two teachers are employed.

The children are also taught sewing, housework, etc., and homes are found for them as opportunity offers. The teachers in charge live in the building with the children.

This Institution was inspected by me, the second time for the current year, on the 9th October. The inmates on that day numbered 135, namely, 113 adults, and 22 children under 12 years.

The building was in a well kept condition in every part, and the industrial work, bookbinding, tailoring and laundry work was being carried on satisfactorily.

HOUSE OF PROVIDENCE, GUELPH.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	35	
Admitted	85	
Total number of inmates	——	120
Discharged	66	
Died	6	
In residence, 30th September, 1894	48	
	——	120

Places Admitted From.

From the City of Guelph	29	
From the County of Wellington and other counties	91	
Foreigners, etc.	..	
	——	120

Sex.

Male	56	
Female	64	
	——	120

Religious Denominations.

Protestant	8	
Roman Catholic	112	
	——	120

Nationalities.

Canadian	42	
English	11	
Irish	61	
Other countries	6	
	——	120

Receipts.

Province of Ontario	$1,004 69
City of Guelph	100 00
Other municipalities	35 00
From inmates in part payment for board	251 66
Income from property	300 00
Subscriptions, donations and bequests	412 43
From all other sources	375 34
Total	$2,479 12

Expenditures.

Food of all kinds	$1,397 55
Clothing and furnishings	615 20
Fuel, light and cleaning	345 42
Salaries and wages	77 50
Ordinary repairs	160 54
Other expenses	821 92
Total	$3,418 13

Government Aid for the Year 1894.

Allowance for 14,081 days at 5 cents per day	$704 05
Supplementary aid at 2 cents	281 62
Allowance for 52 days' stay of children at 2 cents	1 04
Total	$986 71

INSPECTIONS.

This Institution was inspected by me on the 22nd January. There were 21 men and 17 women in residence. The majority of them occupy the third flat of the building; a few are domiciled in a separate stone building on the premises. They all take their meals in the dining hall on the first flat. All the different departments were clean and in good order, and indicated good management. The books were well kept.

I instructed Mr. Aikens to make the second inspection of this Institution, he reported as follows:

The House of Providence at Guelph was inspected by me on July 23rd, and contained 16 old men and 21 old women, most of whom I saw. The building is much too small to accommodate this number, but several of them sleep in one of the apartments of the hospital adjoining, which is under the same management. This difficulty will be obviated when the new hospital building is completed, which will leave the old premises entirely for the use of the old people. Connected with the two institutions is a farm of between 50 and 60 acres, which serves the double purpose of supplying produce to the inmates and giving employment to as many of the old men and women as can work. I examined the building and premises, which were found in fair order, but as clean and sanitary as possible. The books also showed care and accuracy in their keeping.

THE THOMAS WILLIAMS' HOME, ST. THOMAS.

Full particulars of the operations of this Institution will be found in the annexed summaries :

Movements of Inmates.

In residence, 1st October, 1893	21	
Admitted	21	
Total number of inmates		42
Discharged	18	
Died	3	
In residence, 30th September, 1894	21	
		42

Places Admitted From.

City of St. Thomas	42	
		42

Sex.

Male	25	
Female	17	
		42

Religious Denominations.

Protestant	33	
Roman Catholic	6	
Other religions (or not known)	3	
		42

Nationalities.

Canadian	12	
English	12	
Irish	6	
Scotch	2	
United States	2	
Other countries	8	
		42

Receipts.

From the Province of Ontario	$ 613 06
From the City of St. Thomas	773 33
From payments by inmates	130 97
From other sources, subscriptions, etc.	84 30
Income	197 62
Total	$1,799 28

Expenditures.

Food of all kinds	$ 686 65
Clothing and furnishings	74 52
Fuel, light, cleaning, etc.	236 17
Salaries and wages	350 60
Repairs, ordinary	320 27
Other expenses	43 86
Total	$1,752 07

Government Aid for 1894.

Allowance for 7,649 days' stay at 5 cents per day	$ 382 45
Supplementary aid, at 2 cents	152 98
Allowance for 815 days' stay of children at 2 cents	16 30
Total	$551 73

INSPECTIONS.

On the 26th January I inspected this Institution. The number of inmates was 24—6 men, 15 women and 3 children.

Hot water, gas, bath-tubs and water-closets have been put into the building since my last visit.

A furnace for heating the building is very much required, and would render the Home very comfortable and complete.

I made another inspection of this Home on the 27th November, when there were 27 old people in residence—9 men, 14 women and 4 children.

All the rooms were clean and in good order. A number of the old people are sick and helpless. Stoves are still in use for heating the building.

The books are well kept.

HOUSE OF PROVIDENCE, DUNDAS.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	108	
Admitted	105	
Total number of inmates		213
Discharged	58	
Died	20	
In residence, 30th September, 1894	135	
		213

Places Admitted From.

City of Hamilton	129	
County of Wentworth	25	
Other counties in Ontario	46	
Emigrants, foreigners, etc.	13	
		213

Sex.

Male	84	
Female	129	
		213

Religious Denominations.

Protestant	16	
Roman Catholic	197	
		213

Nationalities.

Canadian	51	
English	6	
Irish	142	
Scotch	8	
Other countries	6	
		213

Receipts.

From the Province of Ontario	$2,844 20
From the City of Hamilton	.....
From the County of Wentworth	400 00
From other municipalities	325 00
From inmates	1,755 50
Income	739 63
Subscriptions and donations of private individuals	620 56
Other sources	1,555 45
Total	$8,240 34

Expenditures.

Food of all kinds	$4,842 13
Clothing, furniture and furnishings	765 76
Fuel, light and cleaning	1,078 83
Salaries	147 15
Repairs, ordinary	262 10
Other expenditures	1,141 07
Total	$8,237 04

Government Aid for 1894.

Allowance for 45,200 days' stay, at 5 cents	$2,260 00
Supplementary aid, at 2 cents per day	904 00
Total	$3,164 00

INSPECTIONS.

I made an inspection of the House of Providence, Dundas, on the 3rd March. There were then in residence 52 male and 64 female adults, and 61 boys, making a total of 177. Since the 1st October 10 of the old people have died, but there have been no deaths among the children during the past two years.

The boys attend school, and do the general work about the house and premises

The chapel, dormitories, dining-rooms, kitchen, laundry, etc., were in their usual satisfactory state of cleanliness and order.

The books are well kept.

I instructed Mr. Nicholson to make the second inspection of this Institution. He reported as follows:

I made an inspection of the House of Providence, Dundas, on the 25th August. There were then in residence 51 male and 68 female adults, and 70 boys, making a total of 189. All the inmates were reported to be in fairly good health. Twelve deaths among the old people have occurred since the beginning of the official year.

The house and grounds were found to be in usual condition.

THE HOME FOR THE FRIENDLESS, CHATHAM.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	14	
Admitted	36	
Total number of inmates		50
Discharged	31	
Died	7	
In residence, 30th September, 1894	12	
		50

Places Admitted From.

Town of Chatham	37	
County of Kent	4	
Other counties	3	
Emigrants, foreigners, etc	6	
		50

Sex.

Male	34	
Female	16	
		50

Religious Denominations.

Protestant	46	
Roman Catholic	4	
		50

Nationalities.

Canadian	19	
English	11	
Irish	3	
Scotch	5	
United States	6	
Other countries	6	
		50

Receipts.

From the Province of Ontario	$ 225 01
From the Town of Chatham	2,000 00
From inmates themselves	1,092 50
From other sources	78 46
Total	$3,395 97

Expenditures.

Food of all kinds	$ 409 82
Clothing and furnishings	50 34
Fuel, light, cleaning, etc	506 77
Salaries and wages	442 50
Other expenses	1,520 88
Total	$2,930 31

Government Aid for 1894.

Allowance for 4,559 days' stay at 5 cents per day	$227 95
Supplementary aid at 2 cents	91 18
Allowance for 113 days' stay of children at 2 cents	2 26
Total	$321 39

INSPECTIONS.

I instructed Mr. Aikens to make an inspection of this Home. He reported as follows:

I made an inspection of the Home for the Friendless at Chatham on October 6th. This building will accommodate from 25 to 30 inmates, although but 8 old men and 4 old women were in it on the day of my visit. During the past summer there has been a number of deaths, but otherwise nothing has occurred of an unusual nature. I took a tour through the building from basement to top and found it in a very fair condition. The same remarks might be said about the outside. The building is equipped with a bath-tub and other conveniences, but the closets are in the yard. After examining the Institution records I saw that the entries therein gave all the information necessary and that these had been regularly attended to.

THE WIDOWS' HOME, BRANTFORD.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	8	
Admitted	3	
Total number of inmates		11
Discharged	1	
Died	2	
In residence, 30th September, 1894	8	
		11

Places Admitted From.

City of Brantford	10	
County of Brant	1	
Other counties of Ontario	..	
		11

Sex.

Female	11	
		11

Religious Denominations.

Protestant	11	
		11

Nationalities.

Canadian	1	
English	4	
Irish	1	
Scotch	4	
Other countries	..	
United States	1	
		11

Receipts.

From the Province of Ontario	$285 39
From inmates	194 50
Subscriptions and donations	448 03
From other sources	65 00
Total	$992 92

Expenditures.

Food of all kinds	$290 28
Clothing and furnishings	43 54
Fuel, light, cleaning, etc	123 62
Salaries and wages	193 00
Repairs, ordinary	238 19
Other expenses	61 23
Total	$949 86

Government Aid for 1894.

Allowance for 3,137 days' stay, at 5 cents per day	$156 85
Supplementary aid, at 2 cents	62 74
	$219 59

INSPECTIONS.

I visited the Widows' Home, Brantford, on the 13th January. There were nine old ladies in residence on that day. Some of them contribute towards their maintenance.

The Home is managed by a committee of ladies, and is supported by the Government grant, donations, etc.

The apartments were all clean and in good order. Bath-rooms and water-closets are in the building.

A new hot water heater has lately been placed in the basement of the building. The lighting is by coal oil lamps. The water supply is from the city system. A new slate roof is to be put on the building in the spring.

The books were properly entered up.

On the 25th October I inspected the Widows' Home, Brantford.

There were the same number in residence as at my last visit.

The Home was in its usual satisfactory state of cleanliness and order in every part. General repairs, painting and cleaning have had due attention.

THE HOME FOR THE FRIENDLESS, BELLEVILLE.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	8	
Admitted	3	
Total number of inmates		11
Discharged	2	
Died	3	
In residence, 30th September, 1894	6	
		11

Places Admitted From.

From the City of Belleville	10	
From the County of Prince Edward	..	
From other counties	1	
		11

Sex.

Male	5	
Female	6	
		11

Religious Denominations.

Protestant	8	
Roman Catholic	3	
		11

Nationalities.

Canadian	3	
English	4	
Irish	4	
		11

Receipts.

From the Province of Ontario	$187 95
From the City of Belleville	100 00
From inmates	52 00
Subscriptions and donations	200 00
Total	$539 95

Expenditures.

Food of all kinds	$318 69
Clothing and furnishings	12 00
Fuel, light and cleaning	82 00
Salaries and wages	104 25
Other expenses	16 96
Total	$533 90

Government Aid for 1894.

Allowance for 2,493 days at 5 cents per day	$124 65
Supplementary aid, 2 cents	49 86
Total	$174 51

INSPECTIONS.

The Home for the Friendless, Belleville, was inspected by me on the 21st February. There were seven old people in the Home on that day, as inmates. There is accommodation for nine persons.

They are well provided for. This Institution is under the same board of management as the Hospital, and is attached to that building.

I inspected this Home on the 19th September. There were six inmates—four women and two men. The bed-rooms, sitting-rooms, dining-rooms, water-closets, etc., were all in good order. The old people are well cared for, and apparently comfortable and happy.

THE PROTESTANT HOME, PETERBOROUGH.

Full particulars of the operations of this Institution will be found in the annexed summaries :

Movements of Inmates.

In residence 1st October, 1893	18	
Admitted	7	
Total number of inmates		25
Discharged	6	
Died	1	
In residence, 30th September, 1894	18	
		25

Places Admitted From.

From the Town of Peterborough	25	
From the County of Peterborough and other counties	...	
		25

Sex.

Male	14	
Female	11	
		25

Religious Denominations.

Protestant	25	
		25

Nationalities.

Canadian	10	
English	6	
Irish	6	
Scotch	3	
United States	..	
Other countries	...	
		25

Receipts.

From the Province of Ontario	$511 87
From the City of Peterborough	.....
From municipalities for board of inmates	455 50
From inmates	132 00
Subscriptions and donations	1,034 69
Other sources	18
Total	$2,134 24

Expenditures.

Food of all kinds	$761 79
Clothing and furnishings	77 28
Fuel, light and cleaning	189 67
Repairs, ordinary	23 48
Salaries and wages	291 05
Other expenses	192 31
Total	$1,535 58

Government Aid for 1894.

Allowance for 6,050 days, at 5 cents per day	$302 50
Supplementary aid at 2 cents	121 00
Allowance of 604 days' stay of children at 2 cents	12 08
Total	$435 58

INSPECTIONS.

I visited the Protestant Home, Peterborough, on the 18th January, and found 9 men, 7 women and 3 children in residence, all of whom appeared to be comfortable and happy.

All the apartments were clean and in good order, and the books were properly kept.

I instructed Mr. Mann to make a second inspection of this Home, he reported as follows:

According to instructions received from the Inspector of Prisons, etc., I visited the Protestant Home, Peterborough, for the purpose of inspection, on the 27th August, 1894. On this occasion there were 17 inmates in residence, viz., 9 males and 8 females, all old people. There has been no change in the premises since the last inspection, and matters were in the usual satisfactory state.

The city drains on the street in front of the building were complained of by the matron.

Books were properly kept.

HOUSE OF PROVIDENCE, PETERBOROUGH.

Full particulars of the operations of this Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	20	
Admitted	75	
Total number of inmates		95
Discharged	72	
Died	6	
In residence, 30th September, 1894	17	
		95

Places Admitted From.

From the Town of Peterborough	40	
From the County of Peterborough and other counties	45	
Emigrants, foreigners, etc	10	
		95

Sex.

Male	49	
Female	46	
		95

Religious Denominations.

Protestant	....	
Roman Catholic	95	
		95

Nationalities.

Canadian	29	
English	1	
Irish	53	
Scotch	1	
Other countries	11	
		95

Receipts.

From the Province of Ontario	$594 50
From municipalities for board of inmates	.....
From inmates	211 22
Subscriptions and donations	796 00
Other sources	371 50
Total	$1,973 22

Expenditures.

Food of all kinds	$1,457 77
Clothing and furnishings	139 44
Fuel, light and cleaning	186 62
Salaries and wages	.....
Other expenses	189 39
Total	$1,973 22

Government Aid for 1894.

Allowance for 8,356 days at 5 cents per day	$417 80
Supplementary aid, at 2 cents	167 12
Allowance for 740 days', stay of children at 2 cents	14 80
Total	$599 72

INSPECTIONS.

I beg to report that I made an inspection of the House of Providence, Peterborough, on the 18th January.

There were 25 inmates on that day, namely, 14 men, 10 women and 1 child. A number of the women are domiciled in the third storey of St. Joseph's Hospital which is on the same premises and under the same management.

I believe it is in contemplation to build a new and larger house to be occupied by the old people.

The books were properly kept, and the building was in good order throughout.

I instructed Mr. Mann to make a second inspection of this Institution, he reported as follows:

Agreeable with your instructions I inspected the House of Providence, Peterborough, on the 27th August, 1894, on which occasion there were 21 old people in residence, 8 men and 13 women.

No change has been made to this Home since your last visit, and everything appeared to be in good working order.

OLD LADIES' HOME, GALT.

Full particulars of the operations of this Institution will be found in the annexed summaries :

Movements of Inmates.

In residence, 1st October, 1893	10	
Admitted	1	
Total number of inmates	—	11
Discharged	4	
Died	2	
In residence, 30th September, 1894	5	
	—	11

Places Admitted From.

Town of Galt	4	
Province of Ontario	7	
	—	11

Sex.

Female	11	
	—	11

Religious Denominations.

Protestant	11	
	—	11

Nationalities.

Canadian	4	
English	2	
Irish	1	
Scotch	2	
Other countries	2	
	—	11

Receipts.

From the Province of Ontario	$187 54
From inmates	892 00
Subscriptions	551 11
From other sources	122 11
Total	$1,752 76

Expenditures.

Food of all kinds	$447 67
Clothing and furnishings	168 14
Fuel, light, cleaning, etc.	231 00
Salaries and wages	.....
Other expenses	1,144 21
Total	$1,991 02

Government Aid for 1894.

Allowance for 2,701 days' stay, at 5 cents per day	$135 05
Supplementary aid at 2 cents	54 02
	$189 07

INSPECTIONS.

I visited the Old Ladies' Home, Galt, on the 7th June, when there five old people in residence.

This Charity is now in occupation of the new premises provided by the ladies of Galt.

This building is now well fitted up, and supplied with modern improvements. It is heated by hot water furnaces, lighted by gas, and supplied with town water.

The Home was clean and in nice order throughout. All the inmates pay something towards their maintenance.

I instructed Mr. Aikens to make a second inspection of this Home. He reported as follows:

I made the second inspection of the Old Ladies' Home, Galt, on October 8th. This is a new building, but evidently some cheap work has been put on it, as I saw in several places cracks in the plaster. The lady in charge thinks the trouble is with the foundation. The building has thirteen beds, but only five old ladies were being cared for on the day of my inspection. Last winter I was informed they burned a ton of coal per week. For the size of the building this is altogether too great a quantity, and would seem to imply that the furnaces were put in to burn coal, rather than to heat the building. The Home, however, is very well adapted to its purpose, and is kept in a neat and clean condition throughout.

HOME FOR THE FRIENDLESS, WINDSOR.

Full particulars of the operations of the Institution will be found in the annexed summaries:

Movements of Inmates.

In residence, 1st October, 1893	16	
Admitted	32	
Total number of inmates		48
Discharged	30	
Died	3	
In residence 30th September, 1894	15	
		48

Places Admitted From.

From the town of Windsor	48	
From the County of Essex	..	
Emigrants, foreigners, etc.	..	
		48

Sex.

Male	24	
Female	24	
		48

Religious Denominations.

Protestant	19	
Roman Catholic	13	
Other religions	16	
		48

Nationalities.

Canadian	14	
English	4	
Irish	7	
Scotch	1	
United States	4	
Other countries	18	
		48

Receipts.

From the Province of Ontario	$412 78
From the Town of Windsor	2,649 92
From inmates	172 87
Subscriptions and donations	95 54
Other sources	86 98
Total	$3,418 09

Expenditures.

Food of all kinds	$1,710 20
Clothing and furnishings	97 10
Fuel, light and cleaning	602 22
Salaries and wages	371 25
Other expenses	575 49
Total	$3,356 26

Government Aid for 1894.

Allowance for 5,814 days, at 5 cents per day	290 70
Supplementary aid, 2 cents	116 28
Allowance for 367 days' stay of children at 2 cents	7 34
Total	$414 32

INSPECTIONS.

I made an inspection of the Home for the Friendless, Windsor, on the 7th July. There were then 18 inmates—9 men and 9 women.

The building was painted and renovated this spring, and presented a clean and tidy appearance. All the apartments were in good order, and the records properly kept The inmates do not pay anything towards their maintenance.

I instructed Mr. Aikens to make the second inspection of this Home. He reported as follows:

I visited the Home for the Friendless at Windsor, on October 5th. The building has a much better appearance inside than out, but a coat or two of paint would remedy this. Upon speaking with the authorities on this subject, I learned that they have almost enough funds in hand to build an addition to the premises to be used as an orphanage, and that when this latter is in progress the present Home will be repainted. There were 5 old men and 9 old women being cared for on the day of my inspection, and there is accommodation for about twice that number. The ladies in charge report a very successful year's work, a great deal of it being devoted to outside poor. The daily record I found entered up to end of September.

ORPHAN ASYLUMS.

The following institutions have been added to the list receiving Government aid during the past year:

Rescue Home for Women, London; Rescue Home for Women, Toronto; The Children's Shelter, Toronto.

The statistical tables on the following pages of this report show a considerable increase in the contributions to several of the institutions, while in some cases there is a slight falling off as compared with the past year.

The total number of children cared for in the Orphanages during the year was 4,406, as compared with 3,992 in 1893.

In the tables and my minutes of inspection will be found full details of the method of receiving and discharging children, the course of training they receive, their nationality, religion, etc., also the condition of the buildings and grounds.

The statistics relating to the sex, religious denomination and nationalities of the inmates are given in the following summary:

Sex.

Male	1,911	
Female	2,495	
		4,406

Religious Denominations.

Protestant	2,435	
Roman Catholic	1,939	
Other religions not given	32	
		4,406

Nationalities.

Canadian	3,632	
English	560	
Irish	217	
Scotch	47	
United States	64	
Other countries and unknown	86	
		4,406

Previous Residence.

Received from cities in which orphanages are located	3,591	
Received from counties in which orphanages are located	234	
Received from other counties in the province	510	
Emigrants and foreigners and unknown	71	
		4,406

The following tables show the aggregate stay of the inmates of the orphanages, the fixed allowances in respect thereof under the Charity Aid Act, the receipts of the institutions on maintenance account, the amount of the supplementary allowance, together with the total amount which will be recommended as the grant to be voted by the Legislature during the session of 1895, together with table showing the cost of maintaining the orphanages, and then comes the separate reports upon each home.

Names of Orphanages.	Location.	Number in residence 1st October, 1893.	Number admitted during the year ending 30th September, 1894.	Total number maintained during the year.	Number discharged during the year.	Number of deaths during the year.	Number remaining in residence on 30th September, 1894.
Roman Catholic Orphan Asylum	Toronto	276	296	572	247	34	291
Protestant Orphans' Home	do	191	87	278	95		183
Girls' Home	do	78	77	155	52		103
Boys' Home	do	87	95	182	84		98
Newsboys' Lodgings	do	11	135	146	125		21
Infants' Home and Infirmary	do	69	165	234	123	33	78
St. Nicholas' Home	do	37	80	117	68		49
The Haven	do	60	681	741	678	4	59
St. Mary's Orphan Asylum	Hamilton	120	70	190	72		118
Protestant Orphan Asylum	do	12	10	22	9		13
Boys' Home	do	69	22	91	24		67
Girls' Home	do	58	14	72	25		47
Home for the Friendless and Infants' Home	do	41	82	123	87	8	28
Orphans' Home	Kingston	53	34	87	39		48
House of Providence Orphan Asylum	do	42	90	132	73		59
Hotel Dieu	do	32	63	95	64		31
Orphans' Home	Ottawa	44	29	73	26	1	46
St. Patrick's Orphan Asylum	do	61	40	101	43		58
St. Joseph's Orphan Asylum	do	126	127	253	130	1	122
Roman Catholic Orphans' Home	London	91	71	162	67		95
Protestant Orphans' Home	do	38	49	87	49		38
Women's Refuge and Infant's Home	do	13	38	51	37	1	13
Protestant Home (Orphanage and Refuge Branch)	St. Catharines	9	7	16	15		1
Orphans' Asylum	St. Agatha	51	11	62	9		53
Orphans' Asylum	Fort William	67	32	99	45	3	51
The Rescue Home for Women	Toronto	9	140	149	120	5	24
Children's Shelter	do	16	39	55	32	7	16
The Rescue Home for Women	London	3	58	61	43	3	15
Totals, 1894		1,764	2,642	4,406	2,481	100	1,825
Totals, 1893		1,803	2,189	3,992	2,124	121	1,747

Names of Orphanages.	Location.	Aggregate stay of inmates.	Total expenditure on maintenance account for the year ending 30th September, 1894	Average cost per inmate per day.
			$ c.	cents.
Roman Catholic Orphans' Asylum	Toronto	103,236	11,972 72	11.59
Protestant Orphans' Home	do	71,611	8,785 05	12.26
Girls' Home	do	32,930	8,065 93	24.49
Boys' Home	do	35,577	6,270 90	17.62
Newsboys' Lodgings	do	7,367	2,654 12	36.02
Infants' Home and Infirmary	do	25,039	6,142 10	24.53
St. Nicholas' Home	do	15,867	3,753 27	23.65
The Haven	do	23,204	4,589 12	19.77
St. Mary's Orphan Asylum	Hamilton	41,212	10,721 43	26.01
Protestant Orphan Asylum	do	4,409	4,521 34	10.25
Boys' Home	do	24,479	3,250 93	13.28
Girls' Home	do	19,117	2,597 64	13.58
Home for the Friendless and Infants' Home	do	12,523	3,895 10	31.10
Orphans' Home	Kingston	20,865	5,392 19	25.84
House of Providence Orphan Asylum	do	26,249	.....	.....
Hotel Dieu	do	13,540	1,571 00	11.60
Orphans' Home	Ottawa	16,581	4,752 76	28.66
St. Patrick's Orphan Asylum	do	23,863	.....	.....
St. Joseph's Orphan Asylum	do	47,617	6,106 99	12.82
Roman Catholic Orphans' Home	London	35,981	.....	.....
Protestant Orphans' Home	do	14,128	3,626 30	25.66
Women's Refuge and Infants' Home	do	5,276	1,230 77	23.32
Protestant Home (Orphanage and Refuge Branch)	St. Catharines	2,131	1,018 97	47.81
Orphan Asylum	St. Agatha	18,842	2,272 65	12.06
Orphan Asylum	Fort William	23,793	4,009 25	16.85
The Rescue Home for Women	Toronto	6,334	2,278 89	35.97
Children's Shelter	do	7,421	513 43	6 91
The Rescue Home for Women	London	3,631	567 17	15.62
Totals		682,823	110,560 02	16.19

Names of Orphanages.	Location.	Aggregate stay of inmates.	Fixed allowance of one and a half cents per day.	Amount received from all sources other than Government.	Supplementary allowance of one-quarter such receipts, provided amount does not exceed the half-cent allowance.	Supplementary allowance of half-cent per day.	Total Government grant for the year 1894.
			$ c.	$ c.	$ c.	$ c.	$ c.
Roman Catholic Orphan Asylum	Toronto	103,236	1,548 54	8,775 02		516 18	2,064 72
Protestant Orphans' Home	do	71,611	1,074 17	9,007 33		358 05	1,432 22
Girls' Home	do	32,930	493 95	6,122 60		164 65	658 60
Boys' Home	do	35,577	533 66	6,336 44		177 88	711 54
Newsboys' Lodgings	do	7,367	110 50	2,380 41		36 84	147 34
Infants' Home and Infirmary	do	25,039	247 38	4,368 31		82 46	*1,328 86
St. Nicholas' Home	do	15,867	238 01	3,410 09		79 33	317 34
The Haven	do	23,204	348 06	4,395 89		116 02	464 08
St. Mary's Orphan Asylum	Hamilton	41,212	618 18	4,239 77		206 06	824 24
Protestant Orphan Asylum	do	4,109	66 14	3,755 12		22 04	88 18
Boys' Home	do	24,479	367 19	2,665 09		122 39	489 58
Girls' Home	do	19,117	256 76	2,231 36		95 58	382 34
Home for the Friendless and Infants' Home	do	12,523	154 53	3,437 32		51 51	*408 73
Orphans' Home	Kingston	20,865	312 98	18,626 45		104 32	417 30
House of Providence Orphan Asylum	do	26,249	393 74	†		131 24	524 98
Hotel Dieu	do	13,540	203 10	1,330 00		67 70	270 80
Orphans' Home	Ottawa	16,581	248 72	4,841 06		82 90	331 62
St. Patrick's Orphan Asylum	do	23,863	357 95	†		119 31	477 26
St. Joseph's Orphan Asylum	do	47,617	714 26	5,204 11		238 08	952 34
Roman Catholic Orphans' Home	London	35,981	539 72	†		179 91	719 62
Protestant Orphans' Home	do	14,128	211 92	3,205 81		70 64	282 56
Women's Refuge and Infants' Home	do	5,276	50 68	357 90		16 90	*240 51
Protestant Home (Orphanage and Refuge Branch)	St. Catharines	2,131	31 97	861 85		10 65	42 62
Orphan Asylum	St. Agatha	18,842	282 63	1,904 17		94 21	376 84
Orphan Asylum	Fort William	23,793	356 90	2,498 03		118 96	475 86
The Rescue Home for Women	Toronto	6,334	95 01	2,278 06		31 67	126 68
Children's Shelter	do	7,421	111 32	513 43		37 10	148 42
The Rescue Home for Women	London	3,631	54 47	567 26		18 15	72 62
Totals 1894		682,823	10,022 44	103,312 88		3,350 73	14,777 80
Totals 1893		667,880	9,813 97	117,567 99		3,271 39	14,474 39

*This sum includes 10 cents per day for the Mother Nurses and 7 cents for other nurses, and in the case of the Infants' Home, Toronto, a grant of $200 for Infirmary work. †Included with Refuge Branch.

SEPARATE REPORTS.

ROMAN CATHOLIC ORPHAN ASYLUM, TORONTO.

The following summaries show the operations of this Orphanage during the year:

Movements of Inmates.

In residence 1st October, 1893	276	
Admitted	296	
Total number of inmates		572
Discharged	247	
Died	34	
In residence, 30th September, 1894	291	
		572

Sex.

Male	315	
Female	257	
		572

Religious Denominations.

Protestant	34	
Roman Catholic	538	
		572

Nationalities.

Canadian	555	
English	....	
Irish	2	
Scotch	....	
United States	10	
Other countries	5	
		572

Places Admitted From.

City of Toronto	483	
County of York	4	
Other parts of Ontario	68	
Other countries	17	
		572

The receipts of the Institution during the year, including the Government grant of $2,204.34, were $10,979.36, and the expenditures were $11,972.72.

The collective stay of the inmates was 103,236 days, entitling the Institution to receive the sum of $2,064.72 as Government aid for the year 1894.

INSPECTIONS.

I made an inspection of the Roman Catholic Orphan Asylum, Toronto, on the 1st December.

There were 268 children being cared for, namely, 145 boys and 123 girls. They attend school daily, and three teachers are employed for the class-rooms. When out of school they assist in the laundry work, housekeeping, gardening, etc. They are placed in homes and apprenticed as opportunities occur. The boys, as soon as old enough, are sent to the St Nicholas' Home, in order to obtain employment in the city.

There was no change to note in the buildings since my last inspection. The grounds have been improved, and new drainage provided leading into the lake.

A shed is being built on the grounds as a shelter for the boys while taking exercise in bad weather.

The dining-rooms, kitchen, laundry, working-rooms, schoolrooms, dormitories, cloak-rooms, play-rooms, nursery, bath-rooms, water-closets, etc., were all in good order. The ventilation and sanitary condition of the building was good. The books were properly entered up.

PROTESTANT ORPHANS' HOME, TORONTO.

The following summaries show the operations of this Institution during the past year:

Movements of Inmates.

In residence, 1st October, 1893	191	
Admitted	87	
Total number of inmates		278
Discharged	95	
Died	....	
In residence, 30th September, 1894	183	
		278

Sex.

Male	151	
Female	127	
		278

Religious Denominations.

Protestant	278	
Other religions	....	
		278

Nationalities.

Canadian	242	
English	27	
Other countries	9	
		278

Places Admitted From.

City of Toronto	273	
County of York	....	
Other parts of Ontario	5	
Other countries	....	
		278

The receipts of this Institution during the year, including the Government grant of $1,415.92, were $10,423.25, and the expenditures were $8,785.05.

The collective stay of the inmates was 71,611 days, entitling the Institution to receive the sum of $1,432.22 as Government aid for the year 1894.

Inspections.

I beg to report that I inspected the Orphans' Home, Toronto, on the 17th February. The names of 113 boys and 83 girls appeared on the register, making a total of 196 children whose ages were from three to fourteen years They

are taught to do housework, sewing and knitting, and receive the rudiments of an English education. The children were all in good health, and no deaths had been recorded since my last visit. They are placed in homes as opportunities occur.

The dormitories, play-rooms, dining-room, laundry and kitchen were all in good order. The school building is situated conveniently to the main building and is well adapted for school purposes. Five teachers are employed. The buildings are supplied with modern appliances, heated with hot water, and lighted with gas. The books are well kept and the management was good.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed :

I made an inspection of the Orphans' Home, Toronto, on the 27th November. There were then in residence 106 boys and 83 girls, making a total of 189. The children were all in good health, clean and comfortably clothed. Their ages ranged from three years up to twelve. They all attend school in an adjoining building, a kindergarten being provided for the younger ones.

The Home was found to be in a clean and well kept condition in all parts and the well being of the inmates appeared to be a matter of first consideration.

GIRLS' HOME, TORONTO.

The following summaries shew the operations of this Home during the year:

Movements of Inmates.

In residence, 1st October, 1893	78	
Admitted	77	
Total number of inmates	—	155
Discharged	52	
Died	..	
In residence, 30th September, 1894	103	
	——	155

Sex.

Female	155	
	——	155

Religious Denominations.

Protestant	154	
Roman Catholic	1	
	——	155

Nationalities.

Canadian	143	
English	10	
Irish	1	
United States	1	
Other countries	..	
	——	155

Places Admitted From.

City of Toronto	142	
Other parts of Ontario	13	
	——	155

Including the Government grant of $707.74, the revenue of the Asylum during the year amounted to $6,830.34, and the expenditure to $8,065.93.

The collective stay of the inmates was 32,930 days, entitling the Asylum to receive a sum of $658.60 as Government aid for 1894.

Inspections.

I inspected the Girls' Home, Toronto, on the 11th July. There were 94 girls in residence on that day, from two to fourteen years of age. Their general health was reported to be good. They have their own school, for which two teachers are supplied by the School Board.

The school-rooms, gymnasium, play-grounds, dormitories, dining-room, kitchen, laundry, and sewing-room were visited and found to be in good order.

Homes are found for the children from time to time, and they are carefully looked after when they have left the Institution. While in the Home they are taught general housework, sewing, knitting, etc. They attend Sunday school in the building and churches in the city. Part of the building is used as an infimary when required.

I instructed Mr. Nicholson to make the second inspection of this Institution. He reported as follows:

I made an inspection of the Girls' Home, Toronto, on the 30th October, when there were 113 girls in residence. Excepting 4, who were troubled with ringworm, they were all in excellent health and clean and neat in appearance. Their ages ranged from two to fifteen years. The older girls were seen at their schoolwork in the class-rooms, and the younger ones in the nursery.

The dormitories and other apartments were scrupulously clean, and in neat order.

BOYS' HOME, TORONTO.

The following summaries shew the operations of the Home during the year:

Movements of Inmates.

In residence, 1st October, 1893	87	
Admitted	95	
Total number of inmates	—	182
Discharged	84	
Died	..	
In residence, 30th September, 1894	98	
	—	182

Religious Denominations.

Protestant	182	
Roman Catholic	...	
	——	182

Nationalities.

Canadian	159	
English	7	
Irish	7	
Scotch	6	
United States	2	
Other countries, or unknown	1	
	—	182

Places Admitted From.

City of Toronto	172	
Counties of Ontario	...	
Other counties, including emigrants, foreigners and aliens	10	
	——	182

The receipts of the Home during the year, including the Government grant of $607.00, amounted to $6,943.44, and the expenditures were $6,270.90.

The collective stay of the Institution was equal to 35,577 days, entitling the Institution to receive the sum of $711.54 as Government aid for the year 1894.

Inspections.

I beg to report that I inspected the Boys' Home, Toronto, on the 11th July. There were the names of 94 boys on the register, whose ages ranged from two to fourteen years.

Every part of the Home was found to be in its usual state of cleanliness and good order.

The boys are kept fully occupied in doing domestic work. They are apprenticed from time to time as places are found for them with farmers in the surrounding country, and they continue under the supervision of the Home until they attain the age of 18 years. They were all in good health at the time of this visit.

I instructed Mr. Nicholson to make an inspection of this Home, a copy of his report is annexed:

I beg to state, as directed by you, I made an inspection of the Boys' Home, Toronto, on the 29th October. The inmates, who numbered 97, were all seen, the younger boys' in the school room, and the older ones at drill exercise in the basement. Their ages ranged from three up to thirteen years; seven were over the age of twelve.

They were all reported to be in good health, and appeared to be well looked after. Every part of the Institution was found to be in excellent order.

NEWSBOYS' LODGINGS, TORONTO.

The following summaries show the operations of the Home during the year:

Movements of Inmates.

In residence, 1st October, 1893	11
Admitted	135
Total number of inmates	—146
Discharged	125
Died	..
In residence, 30th September, 1894	21
	—146

Religious Denominations.

Protestant	130
Roman Catholic	15
Other religions (or not known)	1
	—146

Nationalities.

Canadian	104
English	26
Irish	2
Scotch	5
United States	6
Other countries	3
	—146

Places Admitted From.

City of Toronto	145
County of Wentworth	1
	—146

The receipts of the Home during the year, including the Government grant of $139, amounted to $2,519.41, and the expenditures were $2,654.12.

The collective stay of the children was equal to 7,367 days, entitling the Institution to receive the sum of $147.34 as Government aid for the year 1894.

Inspections.

I made an inspection of the Newsboys' Lodgings, Toronto, on the 4th April. There were twenty boys registered as inmates on that day, ranging in age from nine to seventeen years. All under fourteen years attend school for half a day

each week day, and those earning money pay a small sum to the Institution, averaging about 10 cents per day ; some pay as high as 15 cents per day. They are supplied with clothing at cost, or nearly so.

The boys retire to bed at 9.30 p.m., and are not allowed to be about the streets at night.

The management is good and the books are well kept.

I instructed Mr. Nicholson to make an inspection of this Institution. A copy of his report is annexed :

I visited the Newsboys' Lodgings, Toronto, on the 29th October. On that date there were 21 boys residing in the Institution, whose ages are from twelve years upward.

The older ones attend night school during the winter three nights a week, and the younger ones go to day school. A number of them are regularly employed at trades and in other situations where their prospect in life will be improved. The superintendent has provided a set of band instruments, and the boys are being trained in the use of them.

THE INFANTS' HOME, TORONTO.

The following summaries show the operations of this Home during the past year:

Movements of Inmates.

	Inmates.	Mothers.	Totals.
In residence, 1st October, 1893	33	18	51
Admitted	91	37	128
Total number of inmates	124	55	179
Discharged	55	34	89
Died	33	..	33
In residence, 30th September, 1894	36	21	57
	124	55	179

The statistical information regarding the infants is as follows, viz.:

Sex.

Male	66	
Female	58	
		124

Religious Denominations.

Protestant	123	
Roman Catholic	1	
Other religions	....	
		124

Nationalities.

Canadian	124	
English	....	
Irish	....	
Scotch	....	
United States	....	
		124

Places Admitted From.

City of Toronto	121	
Province of Ontario	....	
Other counties	3	
		124

The receipts of the Home during the year were $5,639.85, and the expenditures were $6,142.10.

The collective stay of the children equalled 16,492 days. The Home will be entitled in respect of them to $329.84.

The collective stay of the mother nurses, for whom 10 cents a day is allowed, was 6,691 days. The Home will therefore be entitled to $669.10.

The collective days' stay of the other women, for whom 7 cents per day is allowed, was 1,856 days, for which the sum of $129.92 will be allowed.

The total grant, therefore, to the Home for 1894, including the grant of $200 for the Infirmary work, will amount to $1,328.86.

Inspections.

I beg to report that I made an inspection of the Infants' Home, Toronto, on the 11th July. On that date there were 76 inmates, viz.: 52 infants from two days to three years old, and 24 mother nurses.

There have been received since the 1st October, 111 infants, and during the same period 42 have been discharged and 18 have died.

Homes are found for the children from time to time. The work of the Home is performed by the mothers.

All the rooms were clean and in good order. The building is heated by steam, lighted by gas and supplied with city water.

Miss Gibbon is the matron in charge and Mrs. Jordan is superintendent.

I made an inspection of the Infants' Home, Toronto, on the 22nd November. There were in residence on that date 20 adult mother nurses and 45 infants.

The nursing-rooms, dormitories, dining-rooms, play-rooms, and all other parts of the building were in satisfactory order.

The children are cared for here until they are five years of age, when they are either adopted or transferred to the Boys' Home and Girls' Home in the city.

ST. NICHOLAS' HOME, TORONTO.

The following summaries show the operations of the Home during the official year:

Movements of Inmates.

In residence, 1st October, 1893	37	
Admitted	80	
Total number of inmates	——	117
Discharged	68	
Died	..	
In residence, 30th September, 1894	49	
	——	117

Sex.

Male	117	

Religious Denominations.

Protestant	16	
Roman Catholic	101	
Other religions (or not known)	....	
	——	117

Nationalities.

Canadian	80	
English	14	
Irish	16	
United States	5	
Other countries	2	
	——	117

Places Admitted From.

City of Toronto	117	
Other places	....	
	——	117

The revenue of the Home during the year, including the Government grant of $343.18, was $3,753.27, and the expenditure was $3,753.27.

The collective stay of the boys was 15,867 days, entitling the Institution to receive the sum of $317.34 as Government aid for 1894.

Inspections.

I beg to report that I made an inspection of the St. Nicholas' Home, Toronto, on the 18th May.

There were 41 boys in the Institution on that day. They obtain work in the city whenever it is possible. They are fed, clothed and lodged in the Home, and they contribute what they can from time to time from their earnings. They attend the different churches on Sunday, and a night school is provided for them during the winter. They also have a reading room.

The dormitories, dining-room, chapel, bath-rooms, wash-rooms, water-closets, etc., were clean and in neat order. The building is heated by steam, supplied with city water and lighted with gas. The books were properly kept.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed:

I made an inspection of the St. Nicholas' Home, Toronto, on the 1st November. The Mother Superior being absent I was unable to see the records and ascertain the number of boys in residence on that date. The Home was in good order. A night school is carried on during the winter for the benefit of the inmates, and they are provided with a library of books and papers.

THE HAVEN, TORONTO.

The following summaries show the operations of this Asylum during the year:

Movements of Inmates.

In residence 1st October, 1893	60	
Admitted	681	
Total number of inmates		741
Discharged	678	
Deaths	4	
In residence, 30th September, 1894	59	
		741

Sex.

Male	36	
Female	705	
		741

Religious Denominations.

Roman Catholic	163	
Protestant	578	
Other religions, or not known	....	
		741

Nationalities.

Canadian	410	
English	151	
Irish	143	
Scotch	20	
Other countries	17	
		741

Places Admitted From.

City of Toronto	644	
Other cities and counties	97	
		741

Including the Government grant of $386.59, the revenue of the Haven during the year amounted to $4,782.48, and the expenditure to $4,589.12.

The collective stay of the inmates was equal to 23,204 days, thus entitling the Institution to receive the sum of $464.08 as Government aid for 1894.

Inspections.

I beg to report that I visited the Haven, Toronto, on the 11th July. The new wing has been completed and affords much additional room. The dormitories, bath-rooms, water-closets, laundry, ironing and drying room were all clean and

in good order. Laundry work is the principal industry, the earnings from which amount to about $175 per month, and from sewing about $12 per month is realized.

The inmates numbered 52 on this date, namely, 46 adult females and 6 children.

The women are received from the city prisons, and the surrounding country. They remain in the Institution as long as they like. They receive no wages, but are supplied with clothing, food, books, etc. They attend divine service in the building three times on Sunday, and in the morning and evening during the week.

A library and reading-room are provided for their use.

I instructed Mr. Nicholson to make an inspection of this Institution. A copy of his report is annexed:

As directed by you, I inspected the Haven and Prison Gate Mission Home, Toronto, on the 30th October.

There were 62 women and 12 children receiving the benefits of the Institution on that day.

Laundry work is the principal occupation of the inmates, and appears to be a profitable source of income. The Institution was in good order throughout, and appeared to be well managed.

ST. MARY'S ORPHAN ASYLUM, HAMILTON.

The following summaries show the operations of this Asylum during the year:

Movements of Inmates.

In residence, 1st October, 1893	120	
Admitted	70	
Total number of inmates		190
Discharged	72	
Died	....	
In residence, 30th September, 1894	118	
		190

Sex.

Male	118	
Female	72	
		190

Religious Denominations.

Protestant	5	
Roman Catholic	185	
		190

Nationalities.

Canadian	183	
English	6	
Irish	....	
United States	1	
		190

Places Admitted From.

City of Hamilton	138	
County of Wentworth	12	
Other counties and countries	40	
		190

Including the Government grant of $864.94 the revenue of the Asylum during the year amounted to $5,104.69 and the expenditure to $10,721,43.

The collective stay of the inmates was 41,212 days, entitling the Asylum to receive a sum of $824.24 as Government aid for 1894.

Inspections.

I made an inspection of the St. Mary's Orphan Asylum, Hamilton on the 3rd March.

There were 48 girls in the Institution, of all ages from infancy up to twelve years.

This Home is for the girls what the House of Providence, Dundas, is for the boys. The management is the same for both places.

All the rooms and different departments were clean and in good order. The Institution is well managed, and the books are properly kept.

I instructed Mr. Nicholson to make an inspection of this Institution a copy of his report is annexed :

I beg to report that, as instructed, I made an inspection of the St. Mary's Orphan Asylum, Hamilton, on the 25th August. The names of forty-five girls were on the register. Of these, two were in the St. Joseph's Hospital, making the actual population forty-three.

Those in the Home were all in good health. On enquiry I found that they had not been vaccinated, as required by the circular issued by you in July last. Every part of the building was inspected and found to be in satisfactory order.

PROTESTANT ORPHAN ASYLUM, HAMILTON.

The following summaries show the operations of this Asylum during the year:

Movements of Inmates.

In residence, 1st October, 1893	12	
Admitted	10	
Total number of inmates	—	22
Discharged	9	
In residence, 30th September, 1894	13	
	—	22

Sex.

Male	16	
Female	6	
	—	22

Religious Denominations.

Protestant	22	
	—	22

Nationalities.

Canadian	22	
English	..	
	—	22

Places Admitted From.

City of Hamilton	22	
	—	22

The receipts of the Asylum during the year were $4,441.85, and the expenditures were $4,521.34. The receipts and expenditures of the Aged Women's Refuge are included in these amounts.

The collective stay of the children was 4,409 days, entitling the Institution to receive the sum of $88.18 as Government aid for 1894.

Inspections.

I beg to report that I made an inspection of the Protestant Orphan Asylum, Hamilton, on the 3rd March. There were thirteen children in residence, namely, eight boys and five girls, from seven to thirteen years. They have all been very well during the winter. They attend school in the building.

All the departments, dormitories, dining-room, play-room, school-room and bath-room were clean and in good order.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed:

I visited the Protestant Orphan Asylum on the 25th August.

The names of twelve children were on the register—nine boys and three girls. One of the girls was absent, having been sent to the "Elsinore" Home at the Beach for a temporary stay.

The apartments occupied by the children (which are under the same roof as the Home for Aged Women) were found to be in good order and neatly kept. The books also were entered up correctly.

BOYS' HOME, HAMILTON.

The following summaries show the operations of this Home during the year

Movements of Inmates.

In residence, 1st October, 1893	69	
Admitted	22	
Total number of inmates		— 91
Discharged	24	
Died	..	
In residence, 30th September, 1894	67	
		— 91

Religious Denominations.

Protestant	64	
Roman Catholic	3	
Other religions (or not known)	24	
		— 91

Places Admitted From

Hamilton	91	
		— 91

Nationalities.

Canadian	74	
English	10	
Irish	2	
Scotch	..	
United States	5	
Other countries	..	
		— 91

The receipts of the Home during the year were $3,132 73, and the expenditures were $3,250.93.

The collective stay of the inmates was 24,479 days, entitling the Home to receive the sum of $489.58 as Government aid for 1894.

INSPECTIONS.

I visited the Boys' Home, Hamilton, on the 3rd March.

There were 70 boys in residence, from five to fourteen years of age. They are taught housework, sewing, knitting, etc., and also attend school in the Home, two teachers being employed The boys were all in good health and have had no sickness during the past year.

They are placed in homes, by indenture, for three years.

Only boys from the city are admitted to the Home.

I found the premises in good order throughout.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed:

According to instructions, I made an inspection of the Boys' Home, Hamilton, on the 24th August, finding it neat and clean in every part.

There were 68 boys in residence, all in good health.

The books were correctly kept.

GIRLS' HOME, HAMILTON.

The following summaries show the operations of this Home during the year

Movements of Inmates.

In residence, 1st October, 1893	58	
Admitted	14	
Total number of inmates		— 72
Discharged	25	
In residence, 30th September, 1894	47	
		— 72

Religious Denominations.

Protestant	72	
Other religions (or not known)	..	
		— 72

Nationalities.

Canadian	68	
English	4	
Irish	..	
Scotch	..	
Other countries	..	
		— 72

Places Admitted From.

City of Hamilton - - - - - -	70	
Other parts of the Province of Ontario - - -	2	
		— 72

The revenue of the Home during the year was $2,597.64, and the expenditure was $2,580.54.

The collective stay of the children was 19,117 days, entitling the Home to receive a sum of $382.34 as Government aid for 1894.

INSPECTIONS.

I inspected the Girls' Home, Hamilton, on March 3rd.

Fifty-three girls were in residence on that day, from three to twelve years of age. They are taught housework, knitting, sewing, laundry work, etc. They also attend school in the Home. Those that have relatives or friends are taken from the Institution by them at the age of fourteen. The others have homes found for them.

The Institution is well managed, and the books are well kept.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed :

I made an Inspection of the Girls' Home, Hamilton, on the 24th August. There were fifty inmates on that day, all of whom I saw, and all were in good health.

Housecleaning was in progress when I called, which occasioned a temporary disarrangement of some of the apartments, but otherwise the Home was in its usual excellent condition.

A number of the children have had the benefit of a change of air at "Elsinore."

HOME FOR THE FRIENDLESS AND INFANTS' HOME, HAMILTON.

The following summaries show the operations of this Home during the year:

Movements of Inmates.

In residence, 1st October, 1893	41	
Admitted	82	
Total number of inmates		123
Discharged	87	
Died	8	
In residence, 30th September, 1894	28	
		123

Sex.

Male (infants)	32	
Female	91	
		123

Religious Denominations.

Protestant	113	
Roman Catholic	10	
		123

Nationalities.

Canadian	108	
English	11	
Irish	..	
Scotch	1	
United States	3	
		123

Places Admitted From.

City of Hamilton	112	
County of Wentworth	10	
Other places and counties	1	
		123

The revenue of the Home, exclusive of the Government grant of $377.52 was $3,437.32, and the expenditure $3,895.10.

The collective stay of the children equalled 10,302 days. The Home, therefore, will be entitled in respect of them to $206.04.

The collective stay of mother nurses for whom 10 cents a day is allowed, was 1,574 days. The Home in respect of these will be entitled to $157.40.

The collective days' stay to those mothers for whom 7 cents per day is allowed was 647 days, for which they are entitled to receive $45.29.

The total grant to the Home, therefore, for 1894 will amount to $408.73.

INSPECTIONS.

I inspected this Home on the 3rd March. There were then in residence 11 adult females and 31 infants. When the children attain the age of five years they are transferred to the Girls' or Boys' Home or Orphan asylum. In some cases they are placed with private families. The mothers are also provided with homes, leaving their children in the Institution and contributing to their support until they are removed.

The dormitories, dining-rooms, play-rooms, wash-rooms, bath-rooms, and water-closets were all clean and in good order.

There were a number of cases of scarlet fever among the children, but no deaths have resulted. For the summer the children are taken to the Home at Burlington Beach, provided by Senator Sanford.

I instructed Mr. Nicholson to make an inspection of this Home. A copy of his report is annexed:

On visiting this Home on the 25th August, I found it closed, the inmates having been removed to "Elsinore," their summer quarters at Burlington Beach, where I subsequently saw them. They numbered 25 children under five years, and five adult mothers. The children had all been vaccinated lately.

"Elsinore" is pleasantly situated on the Beach, with the lake on one hand and the bay on the other, and is surrounded by wide verandahs where the children can enjoy the fresh breezes from the water. This building was erected a few years ago through the generosity of Senator Sanford.

ORPHANS' HOME, KINGSTON.

The following summaries show the operations of the Institution during the year:

Movements of Inmates.

In residence, 1st October, 1893	53	
Admitted	34	
Total number of inmate		87
Discharged	39	
Died	..	
In residence, 30th September, 1894	48	
		87

Sex.

Male	52	
Female	35	
		87

Religious Denominations.

Protestant	86	
Roman Catholic	1	
		87

Nationalities.

Canadian	85	
English	2	
		87

Places Admitted From.

City of Kingston	60	
County of Frontenac	12	
Other counties in Ontario	15	
		87

The revenue of the Home during the year was $19,066.31, including the Government grant of $439.86, and the expenditure was $5,392.19.

The collective stay of the children was 20,865 days, entitling the Institution to receive a sum of $417.30 as Government aid for 1894.

Inspections.

On the 22nd February, I visited the Orphan's Home, Kingston. There were then 59 inmates, namely, 33 boys and 26 girls, from two to fourteen years of age.

There has been no change in this Home since my last inspection. The dormitories, dining-rooms, sewing-rooms, play-rooms, etc., were clean and orderly.

The children are placed in the homes of private families as opportunities occur for doing so. The books were properly kept.

ORPHANAGE OF THE HOUSE OF PROVIDENCE, KINGSTON.

The following summaries show the operations of this Orphanage during the year:

Movements of Inmates.

In residence, 1st October, 1893	42	
Admitted	90	
Total number of inmates	—	132
Discharged	73	
Died	..	
In residence, 30th September, 1894	59	
	—	132

Sex.

Male	89	
Female	43	
	—	132

Religious Denominations.

Protestant	....	
Roman Catholic	132	
	——	132

Nationalities.

Canadian	81	
English	16	
Irish	10	
United States	10	
Other countries	15	
	—	132

Places Admitted From.

City of Kingston	55	
County of Frontenac	33	
Other counties	25	
Other countries, including emigrants, foreigners and aliens	19	
	—	132

The receipts and expenditures of the Orphanage are included with those of the House of Providence, and cannot be shown separately

The collective stay of the children was 26,249 days, entitling the Orphanage to receive the sum of $524.98 as Government aid for 1894.

Inspections.

I inspected the House of Providence Orphanage, Kingston, on the 31st March. There were registered as inmates on that day, 41 boys and 14 girls.

The portion of the building used for the Orphanage was in good order. The children are placed in homes of private families as opportunity occurs to do so.

HOTEL DIEU ORPHAN ASYLUM, KINGSTON.

The following summaries show the operations of this Asylum during the year:

Movements of Inmates.

In residence, 1st October, 1893	32	
Admitted	63	
Total number of inmates		— 95
Discharged	64	
Died	..	
In residence, 30th September, 1894	31	
		— 95

Sex.

Male	1	
Female	94	
		— 95

Religious Denominations.

Roman Catholic	92	
Protestant	3	
		— 95

Nationalities.

Canadian	95	
English	..	
United States	..	
Other countries	..	
		— 95

Places Admitted From.

City of Kingston	85	
County of Frontenac	10	
Other counties or countries	..	
		— 95

The income of the Asylum during the year amounted to $1,588.12 and the expenditure to $1,571.00.

The collective stay of the inmates was equal to 13,540 days, thus entitling the Institution to receive the sum of $270.80 as Government aid for 1894.

Inspections.

I visited the Hotel Dieu Orphanage, Kingston, on the 22nd February.

The number of children in residence on that day was forty, ranging from two to fifteen years of age. Those of sufficient age attend school, and are also taught housework, sewing, knitting, etc.

The dormitories and play-rooms are in the basement of the building.

The Orphanage is under the same management as the Hotel Dieu Hospital.

ORPHAN'S HOME, OTTAWA.

The following summaries show the operations of this Home during the year:

Movements of Inmates.

In residence, 1st October, 1893	44	
Admitted	29	
Total number of inmates		73
Discharged	26	
Died	1	
In residence, 30th September, 1894	46	
		73

Sex.

Male	39	
Female	34	
		73

Religious Denominations.

Protestant	73	
Roman Catholic	..	
		73

Nationalities.

Canadian	65	
English	5	
Irish	1	
United States	2	
Other countries	..	
		73

Places Admitted From.

City of Ottawa	44	
County of Carleton	22	
Other counties	4	
Other countries	3	
		73

The revenue of the Home was $5,417.12, and the expenditures were $4,752.76.

The collective stay of the children was equal to 16,581 days, thus entitling the Institution to receive the sum of $331.62 as Government aid for 1894.

Inspections.

I made an inspection of the Protestant Orphans' Home, Ottawa, on the 8th February.

The names of 48 children were on the register, namely, 27 boys and 21 girls.

They are taught housework, sewing, knitting, etc. They also attend school in the Home, a teacher being provided by the Public School Board. Homes with private families are found for the children from time to time.

The schoolroom, dormitories, bath-rooms, wash-rooms, water-closets, etc., were all clean and in good order.

I inspected the Orphans' Home, Ottawa, on the 8th October. On that day there were 46 children in residence from two and a half to twelve years of age, namely, 23 boys and 23 girls. There was only one death during the year. Good order and cleanliness prevailed throughout the premises.

The Home is supplied with electric light, city water, and hot-water heating.

All the inmates have been vaccinated lately.

ST. PATRICK'S ORPHAN ASYLUM, OTTAWA.

The following summaries show the operations of this Asylum during the year:

Movements of Inmates.

In residence, 1st October, 1893	61	
Admitted	40	
Total number of inmates		101
Discharged	43	
Died	..	
In residence, 30th September, 1894	58	
		101

Sex.

Male	54	
Female	47	
		101

Religious Denominations.

Roman Catholic	101	
Other religions (or not known)	..	
		101

Nationalities.

Canadian	99	
English	..	
Irish	2	
Scotch	..	
United States	..	
		101

Places Admitted From.

City of Ottawa	85	
County of Carleton	2	
Other parts of the Province	14	
	——	101

The receipts and expenditures of this Institution are included in the financial statement of the Refuge Department *vide* Schedule B Refuge Report.

The collective stay of the children was equal to 23,863 days, entitling the Institution to receive the sum of $477.26 as Government aid for 1894.

INSPECTIONS.

I inspected the St Patrick's Orphan Asylum, Ottawa, on the 8th February. The register contained the names of 66 children—45 boys and 21 girls—from two to twelve years of age. They attend school, and are also taught housework, sewing, knitting, etc. Two teachers are employed.

The apartments used for the orphanage were in good order. The books were properly kept.

I visited the St. Patrick's Orphan Asylum, Ottawa, on the 8th October. There were 60 children in residence under twelve years of age.

Homes are found for them from time to time, and some are placed in apprenticeships as opportunities offer.

All the departments were clean and orderly. The building is lighted with electric light, heated with hot air, and supplied with city water.

The schoolrooms are in the Institution, and public school teachers are provided to take charge.

ST. JOSEPH'S ORPHAN ASYLUM, OTTAWA.

The following summaries show the operations of this Charity during the year:

Movements of Patients.

In residence, 1st October, 1893	126
Admitted	127
Total number of inmates	253
Discharged	130
Died	1
In residence, 30th September, 1894	122
	253

Sex.

Male	123
Female	130
	253

Religious Denominations.

Roman Catholic	253
Protestant	..
	253

Nationalities.

Canadian	242
Irish	11
Other countries	..
	253

Places Admitted From.

City of Ottawa	141
County of Carleton	59
Other counties and places	53
	253

The receipts of the Institution were $6,098.65, and the expenditures $6,106.99.

The collective stay of children was 47,617 days, entitling the Asylum to receive the sum of $952.34 as the Government aid for 1894.

Inspections.

On the 7th February I inspected the St. Joseph's Orphan Asylum, Ottawa. There were 130 children in residence, 54 boys and 76 girls.

There has been no change in this building since my last visit. All the departments, play-rooms, schoolrooms, dormitories, bath-rooms, etc., were in a well kept condition.

The Institution is well managed and the books properly kept.

I inspected this Orphanage on the 9th October. The building has lately undergone a general renovation—cleaning, repairing, painting, etc.—and everything was in as good condition as it can well be. The Institution has electric light, hot water heating, and city water.

On this date there were 123 children in residence—45 boys and 69 girls, from three to twelve years of age.

ROMAN CATHOLIC ORPHANS' HOME, LONDON.

The following summaries show the operations of this Orphanage during the year:

Movements of Inmates.

In residence, 1st October, 1893	91
Admitted	71
Total number of inmates	162
Discharged	67
Died	..
In residence, 30th September, 1894	95
	162

Sex.

Male	92
Female	70
	162

Religious Denominations.

Roman Catholic	161
Protestant	1
	162

Nationalities.

Canadian	160
Irish	....
United States	2
	162

Places Admitted From.

City of London	45
County of Middlesex	5
Other parts of Ontario	112
	162

The receipts and expenditures of this Home are included with those of the House of Refuge.

The collective stay of these children was 35,981 days, entitling the Asylum to receive the sum of $719.62 as Government aid for 1894.

INSPECTIONS.

I beg to report that I inspected the Roman Catholic Orphans' Home, London on the 25th January. There were 102 inmates—52 girls and 50 boys, from two to fourteen years of age. All who are old enough attend school in the building, for which two teachers are employed.

All the rooms of the various departments were found to be in good order The Institution is supplied with city water, lighted with gas, and heated with hot water. No change has taken place in the building or premises since my last visit.

I instructed Mr. Aikens to make an inspection of this Home. A copy of his report is annexed:

The Roman Catholic Orphans' Home, London, which is under the same management as the Roman Catholic Refuge, was inspected by me on the 30th of July. The children were scattered all over the building and grounds, and seemed to look healthy and happy. There were 99 of them, according to the daily record. Upwards of 100 have been in the building at one time during the past winter, which taxes the dormitory accommodation to its utmost. As soon as the sisters can see their way it is their intention to enlarge the premises. After going the rounds of the Orphanage and grounds and enquiring as to its management and history, I found that nothing in the way of changes have taken place since your last visit.

PROTESTANT ORPHANS' HOME, LONDON.

The following summaries show the operations of this Orphanage during the year:

Movements of Inmates.

In residence, 1st October, 1893	38	
Admitted	49	
Total number of inmates	—	87
Discharged	49	
Died	..	
In residence, 30th September, 1894	38	
	—	87

Sex.

Male	51	
Female	36	
	—	87

Religious Denominations.

Protestant	87	
Catholic	..	
	—	87

Nationalities.

Canadian	86	
English	...	
United States	1	
Other countries	..	
	—	87

Places Admitted From.

City of London	87	
Other parts of Ontario	..	
	—	87

The revenue of the Home was $3,548.81 and the expenditures were $3,626.30.

The collective stay of the children was equal to 14,128 days, entitling the Institution to receive the sum of $282.56 as Government Aid for 1894.

Inspections.

I made an Inspection of the Protestant Orphans' Home, London, on the 25th January. There were 38 inmates—16 girls and 12 boys—all under twelve years of age.

I found the Institution clean and orderly in every department.

The children attend school in a separate brick building on the premises: it is also used as a hospital when required.

Homes are found for the children as the opportunity occurs.

The Institution is heated by hot air, lighted with coal oil and supplied with city water.

A committee of ladies have the management of the Home.

I instructed Mr. Aikens to make an inspection of this Home; a copy of his report is annexed:

I made the second inspection of the Protestant Orphans' Home, London, on July 30th. The daily record when examined gave the names of 38 children in residence on that date. There is accommodation in all for 52. The basement of the building is not very satisfactory. The furnaces, four in number, are inadequate to properly heat the building, and considerable discomfort is experienced during the cold weather. The furnaces should either be repaired or replaced by others of a different pattern.

The building is kept in very fair order inside, and the grounds likewise. Two acres of land are attached, which is industriously cultivated. It being holiday time the school building was not utilized. The matron reports a very prosperous year, and some good effects resulting from the operation of the new Act respecting Neglected Children.

———

WOMEN'S REFUGE AND INFANTS' HOME, LONDON.

The following summaries show the operations of this Charity during the year:

Movements of Inmates.

In residence 1st October, 1893	13	
Admitted	38	
Total number of inmates	—	51
Discharged	37	
Died	1	
In residence 30th September, 1894	13	
	—	51

Sex.

Male	16	
Female	35	
	—	51

Religious Denominations.

Protestant	47	
Roman Catholic	4	
Other religions	...	
	—	51

Nationalities.

Canadian	45	
English	5	
Irish	1	
	—	51

Places Admitted From.

City of London	46	
County of Middlesex	3	
Other counties	2	
	—	51

The receipts during the year, exclusive of the Government grant of $238.81, were $357.90, and the expenditures $1,230.77.

The collective stay of the children equalled 3,379 days. The Home will, therefore, be entitled in respect of them to $67.58.

The collective stay of mother nurses, for whom 10 cents a day is allowed, was 1,338 days. The Home, in respect of these, will be entitled to $133.80.

The collective days' stay of those mothers for whom 7 cents per day is allowed, was 559 days, for which they are entitled to receive $39.13.

The total grant to the Home, therefore, for 1894, will amount to $240.51.

INSPECTIONS.'

I made a visit of inspection to this Home on the 25th January, when it contained 5 women and 12 children.

Everything pertaining to the Home was in its usual state of good order. I found no change to record either in the building or premises since my last visit.

When the infants become two years of age they are placed in the Orphans' Home.

I instructed Mr. Aikens to make an inspection of this Home; a copy of his report is annexed:

The Womens' Refuge and Infants' Home, London, was inspected by me on July 30th, and 5 women and 8 infants were then in the building. The matron reports a very successful year inasmuch as no deaths have taken place since October 1st, 1893.

The Institution was in good order inside. It has plenty of ventilation, and no defect of any kind exists in the plumbing.

I looked over their books and saw that attention had daily been given to them.

PROTESTANT HOME (ORPHANAGE BRANCH), ST. CATHARINES.

The following summaries show the operations of this Charity during the year:

Movements of Inmates.

In residence, 1st October, 1893	9	
Admitted	7	
Total number of inmates	—	16
Discharged	15	
Died	..	
In residence, 30th September, 1894	1	
	—	16

Sex.

Male	9	
Female	7	
	—	16

Religious Denominations.

Protestant	16	
	—	16

Nationalities.

Canadian	16	
English	..	
Irish	..	
Other countries	..	
	—	16

Places Admitted From.

City of St. Catharines	15	
County of Lincoln	1	
	—	16

The revenue and expenditure of the Home during the year amounted to to $1,070.98 and $1,018.97 respectively.

The collective stay of infants to 2,131 days at 2c. entitle the Home to $42.62.

Inspections.

I inspected this Home on the 9th July. There were only two children in residence on that date. The building was undergoing repairs, to be in readiness for the return of the other inmates. A furnace for heating is very much needed, and I would strongly urge upon the Committee of Management the importance of making this improvement.

The children are cared for until homes are found for them.

Mrs. E. Swinton is matron.

The books are well kept.

I instructed Mr. Nicholson to make an inspection of this Institution. A copy of his report is annexed:

According to instructions, I made an inspection of the Protestant Home, St. Catharines, on the 15th September, when its only inmates were two boys. The record showed that there had been sixteen admissions during the year.

The building is heated by stoves. Cleanliness and order characterize the management.

ST. AGATHA ORPHAN ASYLUM, ST. AGATHA.

The following summaries show the operations of this Asylum during the year

Movements of Inmates.

In residence, 1st October, 1893	51	
Admitted	11	
Total number of inmates	—	62
Discharged	9	
Died	..	
In residence, 30th September, 1894	53	
	—	62

Sex.

Male	41	
Female	21	
	—	62

Religious Denominations.

Roman Catholic	59	
Protestant	3	
	—	62

Nationalities.

Canadian	62	
	—	62

Places Admitted From

Village of St. Agatha	..	
County of Waterloo	60	
Other counties	2	
	—	62

The revenue of the Asylum was $2,277.40, including the Government grant of $373.23, and the expenditures to $2,272.65.

The collective stay of the children was 18,842 days, entitling the Asylum to receive the sum of $376.84 as Government aid for 1894.

Inspections.

I inspected the St. Agatha Orphan Asylum on the 7th August. There were in residence 37 boys and 15 girls—a total of 52—from two to fourteen years of age.

They attend school in the Home and are also taught farm work, housework, sewing, knitting, etc.

The school is conducted under the Separate School Act, and Roman Catholic children from the surrounding school section attend during the school terms. Two teachers are employed. The school rooms are large, well lighted and ventilated and will accommodate about 100 children.

Homes are found for the inmates from time to time, and those who are old enough are apprenticed to learn trades. The health of the children was good. They were all vaccinated lately in compliance with the request of this Department.

I found the Institution in excellent order. It comprises two stone buildings —one containing the schoolrooms and chapel on the ground floor and dormitories on the second floor: the other containing sitting-room, dining-room, and the sisters' quarters.

The Institution is heated by hot air, lighted with coal oil lamps, and supplied with well water. There is a good fire escape.

The grounds are fourteen acres in extent. Cows and fowls are kept for the supply of milk and eggs.

The Home is well managed and the books properly kept.

ORPHAN'S HOME, FORT WILLIAM.

The following summaries show the operations of this Charity during the year:

Movements of Inmates.

In residence, 1st October, 1893	67	
Admitted	32	
Total number of inmates	——	99
Discharged	45	
Died	3	
In residence, 30th September, 1894	51	
	——	99

Sex.

Male	50	
Female	49	
	——	99

Religious Denominations.

Roman Catholic	88	
Protestant	11	
	——	99

Nationalities.

Canadian	67	
English	12	
Irish	4	
Scotch	7	
United States	..	
Other countries	9	
	——	99

Places Admitted From.

District of Thunder Bay	67	
Town of Fort William	..	
Other counties of the Province	..	
From other countries, including emigrants	32	
	——	99

The revenue of the Home was $3,810.63, and the expenditure $4,009.25.

The collective stay of the children was 23,793 days, entitling the Home to receive the sum of $475.86 as Government aid for 1894.

Inspections.

I made an inspection of the Orphan's Home, Fort William, on the 13th August, and found it very much improved since my last visit, a year ago, upwards of one thousand dollars having been expended upon the dormitories and different departments. The work-rooms, play-rooms, bath-rooms, etc., were all in good order. The water-closets are outside of the building.

There were 43 inmates on this day—17 boys, 23 girls and 3 adults. The childrens' ages ranged from three to fifteen years. They are taught housework, sewing, knitting, etc., and as they become old enough they are apprenticed to trades, etc.

THE RESCUE HOME FOR WOMEN, TORONTO.

The following summaries show the operation of this Home during the year :

Movements of Inmates.

In residence, 1st October, 1893	9	
Admitted	140	
Total number of inmates		149
Discharged	120	
Died	5	
In residence, 30th September, 1894	24	
		149

Sex.

Female	149	
		149

Religious Denominations.

Roman Catholic	7	
Protestant	142	
Other religions, or not known	....	
		149

Nationalities.

Canadian	122	
English	18	
Irish	3	
Scotch	2	
Other countries	4	
		149

Places Admitted From.

City of Toronto	128	
Other cities and counties	21	
		149

The revenue of the Home during the year amounted to $2,284.63, and the expenditure to $2,278.89.

The collective stay of the inmates was equal to 6,334 days, thus entitling the Institution to receive the sum of $126.68 as Government aid for 1894.

Inspections.

Petition having been made by the Salvation Army for aid under the Charity Aid Act, I inspected their Rescue Home for Women, Toronto, on the 12th October.

The Home is well situated in Parkdale facing the lake.

The building is of brick and stands in two acres of ground.

Girls and women from 16 to 40 years of age are received as inmates, and are employed at sewing, knitting, dressmaking and laundry work.

They remain from three to six months, when homes are found for them.

If any of the inmates have children under twelve years of age the latter are sent to the Children's Shelter, on Bleeker street.

Those about to become mothers are kept in the Home until near their confinement, when they are sent to the Burnside Lying-in Hospital, and after their recovery they are taken back to the Home until situations are found for them as servants. They are furnished with board, clothing and lodging while they remain in the Home, and when they take situations they are regularly visited by some officer of the Army, who looks after their welfare.

A record is kept of all the inmates, which is continued after they leave the Home so long as they can be kept track of.

The Institution is supported by collections and donations, and it is managed by two members of the Army with a matron in charge.

The building is heated by stoves and fireplaces, lighted by gas and supplied with city water. There were 11 inmates on the day of my inspection. The reception-room, sitting-room, working-rooms, offices and board room occupy the first flat.

The second flat contains the sleeping-rooms for the inmates, and likewise the third flat, with water-closets, etc. In the basements are the kitchen, laundry, dining-room, coal room and bath-room.

I have the honour to recommend that an Order-in-Council be passed giving authority for the Rescue Home for Women, Toronto, to be taken as named in Schedule C of the Charity Aid Act; and to receive aid in accordance therewith from the 1st October, 1893.

COPY OF AN ORDER IN COUNCIL, APPROVED BY HIS HONOR THE LIEUTENANT-GOVERNOR THE 1ST DAY OF MARCH, A.D. 1894.

Upon consideration of the report of Mr. Inspector Chamberlain, dated 13th November, 1893, and upon the recommendation of the Honorable the Provincial Secretary, the Committee of Council advise that, subject to the ratification of this order by the Legislative Assembly, "The Rescue Home for Women, Toronto," be hereafter taken as named in Schedule C of the Charity Aid Act, and receive aid accordingly from the first day of October, 1893.

Certified,

J. LONSDALE CAPREOL,
Assistant Clerk, Executive Council.

The Inspector of Prisons, etc.

CHILDREN'S SHELTER, TORONTO.

The following summaries shew the operations of this Home during the year.

Movements of Inmates.

In residence, 1st October, 1893	16	
Admitted	39	
Total number of inmates		55
Discharged	32	
Died	7	
In residence, 30th September, 1894	16	
		55

Sex.

Male	24	
Female	31	
		55

Religious Denominations.

Protestant	50	
Roman Catholic	5	
		55

Nationalities.

Canadian	55	
English	..	
Irish	..	
United States	..	
Other countries	..	
		55

Places Admitted From.

City of Toronto	50	
Other parts of Ontario	5	
		55

The revenue of the Shelter during the year amounted to $513.43, and the expenditure to same amount.

The collective stay of the inmates was 7,421 days, entitling the Shelter to receive a sum of $148.42 as Government aid for 1894.

Inspections.

The Salvation Army having petitioned the Government for aid for institutions carried on by them, I made an inspection of their Children's Shelter, on the 12th October.

This Charity is located at 218 Bleeker street, Toronto. The building is of brick, three storeys high, heated by a hot air furnace and lighted by gas, and supplied with city water. It is very well adapted in every way for its purpose

Children from the age of six months up to six years are received and cared for until the age of twelve, when they are placed with private families. I was informed that no difficulty is experienced in finding such homes for them. They attend the public schools as soon as they reach school age.

A lady officer called Ensign Williams, has charge of the Home, and is assisted by two other female officers who take care of the children, and do all the work.

There were ten inmates on the day of my visit. They are all children who have been abandoned by their parents, or orphans.

In the basement of the building is the kitchen and furnace rooms. The first flat contains the dining-room and sitting-room; second flat the attendant's rooms, children's bath-room, wash-room and water-closets, third flat, the children's rooms and caretaker's room.

This Charity is doing a good work for poor children, and I beg to recommend that an Order-in-Council be passed, giving authority for the Children's Shelter, Toronto, to be taken as named in Schedule C of the Charity Aid Act, and to receive aid in accordance therewith from the 1st October, 1893.

COPY OF AN ORDER IN COUNCIL, APPROVED BY HIS HONOR THE LIEUTENANT-GOVERNOR THE 1ST DAY OF MARCH, A.D. 1894.

Upon consideration of the report of Mr. Inspector Chamberlain, dated 15th November, 1893, and upon the recommendation of the Honorable the Provincial Secretary, the Committee of Council advise that, subject to the ratification of this order by the Legislative Assembly, "The Children's Shelter, Toronto," be hereafter taken as named in Schedule C of the Charity Aid Act, and receive aid accordingly from the 1st day of October, 1893.

Certified,

J. LONSDALE CAPREOL,
Assistant Clerk, Executive Council.

The Inspector of Prisons, etc.

THE RESCUE HOME FOR WOMEN, LONDON.

The following summaries show the operations of this Asylum during the year.

Movements of Inmates.

In residence, 1st October, 1893	3	
Admitted	58	
Total number of inmates		61
Discharged	43	
Died	3	
In residence, 30th September, 1894	15	
		61

Sex.

Female	61	
		61

Religious Denominations.

Roman Catholic	5	
Protestant	49	
Other Religions (or not known)	7	
		61

Nationalities.

Canadian	18	
English	6	
Irish	2	
United States	14	
Other countries	21	
		61

Places Admitted From.

City of London	61	
County of Middlesex	..	
Other counties	..	
		61

The revenue of the Asylum was $567.26, and the expenditures to $567.17.

The collective stay of the children was 3,631 days, entitling the Asylum to receive the sum of $72.62 as Government aid for 1894.

Inspections.

The Rescue Home for Women, London is one of the institutions included in the petition of the Salvation Army for aid under the Charity Aid Act. I inspected this Home on the 25th January, when there were eight inmates, 5 women, 2 children, and 1 woman in the hospital awaiting confinement.

These unfortunate girls are received into the Home upon a personal application to the lady officer in charge. They are provided with clothing, shelter and food, and given employment in sewing, knitting and housework, until such time as the matron, or lady officer in charge is satisfied that they have reformed and can be recommended for service, when good homes are found for them.

The management is by the Salvation Army, and a record is kept of each inmate, giving the previous history so far as it can be obtained, and after leaving the Home, track is kept of their movements, so that they can be visited from time to time by officers of the army.

There is accommodation for ten women in the Home, and as many infants. The building is supplied with water from the city system; it is heated with coal and wood-burning stoves and lighted with coal oil lamps.

I have the honour to recommend that an Order-in-Council be passed giving authority for the Rescue Home for Women, London, to be taken as named in Schedule C, of the Charity Aid Act, and to receive aid in accordance therewith from the 1st of October, 1893.

COPY OF AN ORDER IN COUNCIL, APPROVED BY HIS HONOR THE LIEUTENANT-GOVERNOR THE 1ST DAY OF MARCH, A.D. 1894.

Upon consideration of the report of Mr. Inspector Chamberlain, dated 23rd February, 1894, and upon the recommendation of the Honorable the Provincial Secretary, the Committee of Council advise that, subject to the ratification of this order by the Legislative Assembly, "The Rescue Home for Women, London," be hereafter taken as named in Schedule C of the Charity Aid Act, and receive aid accordingly from the 1st day of October, 1893.

Certified,

J. LONSDALE CAPREOL,
Assistant Clerk, Executive Council.

The Inspector of Prisons, etc.

I instructed Mr. Aikens to make an inspection of this Home, a copy of his report is annexed:

I visited the Rescue Home for Women, London, on July 30th. The accommodation is at present limited to eight beds for inmates, but the authorities expect to have a larger building as soon as funds will permit. The water-closets are in the yard, as there is some slight defect in the drainage. The rooms and bedding looked neat and clean. On the evening of my visit there were 6 women and 5 infants receiving attention from the staff.

Upon asking for the books I discovered that no entries had been made in those furnished from this department. The reason assigned was that they did not understand the method of keeping them. I instructed the lady in charge in this particular, and then examined the private records in use for keeping trace of the daily movements of the inmates, from which I observed that with care and thought the official daily record could be entered up and kept.

MAGDALEN ASYLUMS.

There has been no increase in these Homes during the past year. In my reports of inspection will be found particulars regarding each Institution, and the tables show the length of stay of inmates, amount of receipts and expenditure, etc.

Name of Magdalen Asylums.	Location.	Aggregate days' stay of inmates.	Amount received from all sources other than Government.	Total Government grant for the year 1895—at the rate of two cents per day.
			$ c.	$ c.
Industrial Refuge	Toronto	7,942	3,779 09	158 84
Good Shepherd Female Refuge	"	22,250	5,803 75	445 00
Totals, 1894		30,192	9,582 84	603 84
Totals, 1893		26,209	10,021 11	524 18

Names of Magdalen Asylums.	Location.	Aggregate days' stay of inmates.	Total expenditure for maintenance during the year.	Aggregate cost per inmate per day.
			$ c.	cents.
Industrial Refuge	Toronto	7,942	*3,396 56	42.76
Good Shepherd Female Refuge	"	22,250	6,126 31	27.53
Totals for 1894		30,192	9,522 87	31.52
Totals for 1893		26,209	9,479 70	36.16

*Expenditure of Aged Women's Home included in this amount.

Names of Magdalen Asylums.	Location.	Number of persons in residence on 1st October, 1893.	Number admitted during the year 1894.	Total number under lodgment during the year.	Number of discharges during the year.	Number of deaths during the year.	Number in residence 30th September, 1894.
Industrial Refuge	Toronto	23	33	56	33	.....	23
Good Shepherd Female Refuge	"	45	83	128	55	5	68
Total, 1894	.....	68	116	184	88	5	91
Total, 1893	.....	70	63	133	65	.....	68

The statistics for each asylum, in respect of sex, religious denominations, nationalities and previous residences of the inmates, have been summarized as under:

Sex.

Female	184	
		184

Religious Denominations.

Protestant	56	
Roman Catholic	128	
		184

Nationalities.

Canadian	106	
English	15	
Irish	48	
Scotch	6	
United States	8	
Other countries	1	
		184

Previous Residences.

Received from city or town in which institutions are located	183	
Received from counties in which institutions are located	1	
Received from other counties in the Province	8	
Emigrants and foreigners	12	
		204

SEPARATE REPORTS.

INDUSTRIAL REFUGE, TORONTO.

The following summaries show the operations of this Institution during the year:

Movements of Inmates.

In residence 1st October, 1893	23	
Admitted	33	
Total number of inmates		56
Discharged	33	
Died	....	
In residence, 30th September, 1894	23	
		56

Religious Denominations.

Protestant	49	
Roman Catholic	7	
		56

Nationalities.

Canadian	15	
English	12	
Irish	18	
Scotch	6	
United States	5	
Other countries	....	
		56

Places Admitted From.

City of Toronto	56	
		56

The revenue of the asylum, exclusive of the Government grant of $201.62, amounted to $3,779.09, and the expenditures to $3,396.56.

The collective stay of the inmates was 7,942 days, entitling the Institution to receive the sum of $158.84 as Government aid for 1894.

Inspections.

I beg to report that I made an inspection of the Industrial Refuge, Toronto, on the 17th of February. I found that since my last inspection new bath-rooms and water-closets have been put in the building. All the apartments were clean and in good order.

There were 24 women in residence at the time of my visit. They are employed at knitting, sewing and laundry work; and are required to remain in the Institution at least a year before being recommended for employment else-

where, and receiving an outfit of clothing. They are supplied with necessary clothing while in the Refuge, but receive no money. All creeds and nationalities are admitted and are required to work if able to do so. The records were well kept, and the management was satisfactory.

I instructed Mr. Nicholson to make an inspection of this Refuge. A copy of his report is annexed:

I made an inspection of the Industrial Refuge, Toronto, on the 5th November. There were then 22 inmates, the majority of whom were employed in knitting, sewing and laundry work. If they remain in the Institution for a year they are furnished with a liberal outfit of clothing on leaving.

The house was in good order, and the records were entered up.

A new matron has recently been appointed.

GOOD SHEPHERD FEMALE REFUGE, TORONTO.

The following summaries show the operations of this Refuge during the year:

Movements of Inmates.

In residence 1st October, 1893	45	
Admitted	83	
Total number of inmates		128
Discharged	55	
Died	5	
In residence, 30th September, 1894	68	
		128

Religious Denominations.

Protestant	7	
Roman Catholic	121	
		128

Nationalities.

Canadian	91	
English	3	
Irish	30	
Scotch	....	
United States	3	
Other countries	1	
		128

Places Admitted From.

City of Toronto	107	
County of York	1	
Other counties and countries	20	
		128

The income of this Charity, exclusive of the Government grant of $322.56, was $5,803.75, and the expenditure $6,126.31.

The collective stay of the inmates was 22,250 days, entitling the Institution to receive the sum of $445 as Government aid for 1894.

INSPECTIONS.

I made an inspection of the Good Shepherd Female Refuge, Toronto, on the 19th November. The buildings have been greatly improved during the past year, and now are very comfortable so far as the accommodation of the inmates is concerned.

The largest building is three storeys in height, and in this a children's department has been established during the year. The little girls, from 14 to 16 years of age, attend school daily, and are also instructed in housekeeping and other industrial work. When they attain the age of 18 or 19, places will be found for them as domestics, or to learn trades. The building has been newly fitted up.

The laundry is in another building to the rear of that just mentioned. Forty of the women are employed at laundry work.

The dining-room and dormitories for the older inmates are over the laundry.

Still another building, conveniently situated, has been fitted up as a school-room for the children.

There were 69 inmates on the day of this visit, 11 of whom were children under twelve years of age. The women are allowed to remain as long as they choose, and are allowed to leave whenever they desire to do so. There have been five deaths during the year.

The books are well kept.

The buildings are heated with stoves for burning wood, and are lighted with gas, and supplied with city water. The water-closets, which are in the rear, have lately been fitted up. The bath-rooms are inside the main building.

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

1894.

PRINTED BY ORDER OF THE LEGISLATIVE ASSEMBLY.

TORONTO:
WARWICK BROS. & RUTTER, PRINTERS, &c., 68 AND 70 FRONT STREET WEST.
1894.

CONTENTS.

DIVISION A.—Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province :—

Abstracts of Application for Registry ..... Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein :—

I. Detailed Statements of Joint Stock Life Insurance Companies. Pages B 3 *et seq.*

II. Detailed Statements of Joint Stock Fire Insurance Companies. Pages B 19 *et seq.*

III. Detailed Statements and Synoptical Tables of Cash-Mutual Fire Insurance Companies ..... Pages B 25 *et seq.*

IV. Detailed Statements of Synoptical Tables of Strictly Mutual Fire Insurance Companies ..... Pages B 63 *et seq.*

V. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes ..... Pages B 188 *et seq.*

Fire-Tables 1893 ; showing

(*a*) Localities, Months of Occurrence and Total Claims paid ;

(*b*) Localities, causes and number of Losses.

DIVISION C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein :—

Abstracts of Annual Statements for year ending 31st Dec., 1893. Pages C 1 *et seq.*

Appendix to Division C : Judgments of the Registrar of Friendly Societies ; Report of Mr. Harding, Q.C., Local Master at Stratford, *re* Dominion Benevolent Provident and Endowmant Association ; Judgment of Armour, C. J., on appeal from Mr. Harding's Report ; Judgment of Mr. Hodgins, Q.C , Master-in-Ordinary, *re* Canadian Relief Society, (Liability of suspended members as contributories) ; Experience Tables and Revision of Rates in Friendly Societies ..... Pages C 159 *et seq.*

INDEXES :—

Index A : Dominion Licensees, standing registered at the 26th November, 1894 being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

Index B : Provincial Licensees, standing registered at the 26th November, 1894—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C : Friendly Societies, standing registered at the 26th November, 1894 - being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Index D : Schedule of Agents of Life and Accident Insurance Companies, standing registered at the 5th November, 1894.

PARLIAMENT BUILDINGS, TORONTO, 26th November, 1894.

To the Honourable COLONEL GIBSON, Q.C., M.P.P., &c.,

Provincial Secretary,

Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations authorized to undertake contracts of insurance, indemnity or guarantee, in the Province of Ontario. Of these organizations the Act of 1892 (55 Vict. chap. 39), as amended by the Act of 1893 (56 Vict., chap. 32), distinguishes three great Divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies, or Underwriters, operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these Divisions the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in case of new licenses, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance-sheets therefore printed here, under Division A, are limited to those of Ocean-Marine Companies.

The report upon Division C (Friendly Societies), made on the 26th January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the

kind of insurance or insurance-benefits undertaken ; that report also showed *inter alia*, whether or not the certificate holders generally are secured by a reserve fund ; and, if a reserve fund is maintained, whether any of this reserve is held in Ontario, any, how much, how invested, and by whom held and controlled.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1893, made by the Friendly Societies to the Insurance Department of Ontario under section 47 of the Insurance Corporations Act.

Examples of the judgments given during the year by the Registrar of Friendly Societies, are printed as an Appendix to Division C, and will serve further to illustrate the practical operation of the Act. The receivership proceedings of the Dominion Provident, Benevolent and Endowment Association have been retarded in consequence of an appeal from the report of Mr. Harding, Q.C., the Local Master at Stratford. His report, and the judgment of Armour, C.J., upon the appeal will be found in the same Appendix ; as will also an important judgment of Mr. Hodgins, Q.C., Master-in-Ordinary, deciding the question, how far suspended members of a friendly society are liable as contributories in receivership proceedings.

While gambling and speculative benefit societies were tolerated in Ontario, the legitimate societies, generally, found the struggle for existence too keen to raise their rates, even where these were admittedly quite insufficient to provide for maturing certificates. That disturbing influence was removed by the Insurance Corporations Act, 1892, and a number of the registered societies, during the year 1893, have been compiling actuarial data for the solution of the great question, what is the lowest rate at which, consistently with safety, stability and proper oversight, the various insurance benefits can be undertaken by the Society. For most gratifying evidence of sound progress in this inquiry I must refer to the proceedings of the various societies noticed in the Appendix to Division C of this report.

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

Besides requiring all bodies undertaking insurance to be registered, the Act requires registration of the individual agents of Life and Accident Insurance Companies. The concluding index shows in alphabetical order the names of all such agents standing registered at the date specified therein.

I have the honor to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and
Registrar of Friendly Societies.

DIVISION A.

REGISTERED DOMINION LICENSEES: BEING INSURANCE CORPORATIONS COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All of the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

DIVISION A.

ALLIANCE ASSURANCE COMPANY.

Register No. 356. Certificate of Registry No. 210.

Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 49 and 50 Vict. (1886), chap. 74 (Imp); The Alliance Assurance Company's Act, 1886.

The members are related as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4*s.* is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of £60,000, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 409. Certificate of Registry No. 263.

1. Head Office, Hamilton, Ontario. President and Managing Director, A. G. Ramsay. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: Province of Canada, 12 Vict. chap. 168, an Act to incorporate The Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company, 56 Vict,, chap. 76 (summarized below); R. S. C. 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $54,900, held by the Government of Canada.

Recent legislation respecting The Canada Life Assurance Company was published in the report of 1893.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 287. Certificate of Registry No. 241.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1879; those marked B, to policies issued subsequently; $531,833 Province of Quebec Debentures, $149,893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds: $2,573,631 Municipal Debentures and $150,000 U. S. Registered Bonds. Total $3,631,358. Accepted value, $3,350,236, being $100,000 (A), and $3,250,236 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 367. Certificate of Registry No. 221.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of The Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R.S.C. chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an unincorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $2,242,236.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 350. Certificate of Registry No. 204.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Richard Wickens, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Public General Acts of the United Kingdom: 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1883; 49 Vict, chap. 23, The Companies' Act, 1886; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire, Inland Marine and Life Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $352,998, held by the Receiver-General.

CONFEDERATION LIFE ASSOCIATION.

Register No. 394. Certificate of Registry No. 248.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows:—Canada, 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000, divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plans combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote at and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: 1. Deposit accepted at the value of $76,050, held by Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 325. **Certificate of Registry No. 179.**

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of The Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of The Royal Insurance Company, to provide for the transfer to that Company of the business of the Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $689,533, held by Glynn, Mills & Co., London, and Receiver-General, Canada, for Canadian Government.

WESTERN ASSURANCE COMPANY.

Register No. 330. Certificate of Registry No. 184.

1. Head Office, Toronto, Ontario ; J. J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,930, held by Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 397. Certificate of Registry No. 251.

1. Head Offices, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict, chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict, chap. 35, Northern Assurance Act, 1889.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $200,555, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 371. Certificate of Registry No. 225.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman, or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following; Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV, chap. 119, 14th July, 1836, an Act to enable The Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman, or any one of the Directors of the said Company and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of The Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of The Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company, and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $321,133.

THE LANCASHIRE INSURANCE COMPANY.

Register No. 331. Certificate of Registry No. 185.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of The Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 26 Vict, chap. 89; The Companies' Act, 1862.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $211,800, held by Receiver-General of the Dominion Government at Ottawa.

PHŒNIX ASSURANCE COMPANY OF LONDON.

Register No. 354. Certificate of Registry No. 208.

---

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Gillespie, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

3. The Company is now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $187,043.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 392. Certificate of Registry No. 246.

---

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 7 and 8 Vict., chap. 110, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict, chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such members. Paid up Capital, £212,750; Reserve Funds, £814,100; Unpaid Capital, £1,914,750; Total Security, £2,941,600.

4. The Company is now authorized by license issued by the Dominion of Canada to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $131,400, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 355. Certificate of Registry No. 209.

---

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry K. Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,215,300, held by the Receiver-General at Ottawa.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 359. Certificate of Registry, No. 213.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,000 U. S. bonds, $60,000 City of Halifax 5 p. c. stock, $48,657 New Zealand 4 p. c. stock, $24,333.33 Province of Quebec bonds, and $29,200 Province of Manitoba 5 p. c. debentures, total, $262,200. (Accepted at $256,200.)

UNION ASSURANCE SOCIETY.

Register No. 365. Certificate of Registry No. 219.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 and 56 Vic., (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is The Union Assurance Society.

4. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The capital of the Society is £450,000, of which £300,000 has been subscribed and £150,000 added from profit,—such capital being divided into 45,000 shares, each of the nominal amount of £10 on each, of which 13*s.* 4*d.* has been paid, and £3 6*s.* 8*d.* added from profits. (*Rules and Regulations*, December 23, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Consols $2\frac{3}{4}$ per cent., accepted at $100,000, held by trustees for the Canadian Government.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 377. Certificate of Registry No. 231.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, George J. Pike.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Province of Lower Canada. 16 Geo. IV., chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of The Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $56,200, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

Register No. 343. Certificate of Registry No. 197.

1. Head Office, Hamilton, Ontario ; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada ; Ontario, 39 Vict , chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature ; R. S. C. 1886, chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposits accepted at the value of $50,226.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Register No. 399. Certificate of Registry No. 253.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling The Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable The Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deed of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under any such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893, (Imp.) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890 as a limited liability Company, and this was done on the 25th May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $167,900, held by the Receiver-General in Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 363. Certificate of Registry No. 217.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows: Deposit accepted at the value of $53,800, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 361. Certificate of Registry No. 215.

1. Head Office, Toronto; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. [See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders as follows: Deposit accepted at the value of $53,775, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY.

Register No. 376. Certificate of Registry No. 230.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George W. Wood, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable the Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $107,066.67, held by Messrs. Glynn & Co., bankers, as agents for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 405. Certificate of Registry No. 259.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies, and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently: $100,000 U. S. Bonds (A) $375,000 U. S. Bonds and $732,000 Municipal Debentures (B) accepted at $1,111,300, being $100,000 (A), and $1,011,300 (B). Also $1,180,000 in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 366. Certificate of Registry No. 220.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict, chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55, Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,483, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 342. Certificate of Registry No. 196.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, T. G. McConkey, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1892, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,163,700 held by Government.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 396. **Certificate of Registry No. 250.**

1. Head Office, Toronto ; P. H. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, 17th May, 1872 ; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to The British America Assurance Company, the latest of which 56 Vict., chap. 75 (D), is summarized below.

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock issued is $500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : $61,000 Municipal Debentures and $1,000 Canada Pacific Railway Bonds. (Accepted at $55,314.)

Recent legislation respecting The British America Assurance Company was published in the report of 1893.

CALEDONIAN INSURANCE COMPANY.

Register No. 360. Certificate of Registry No. 214.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario. George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 65, an Act for incorporating the Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall arise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Quebec Bonds, $3,893.33; Canada Bonds, $4,866.77; Municipal Debentures, $104,438.86. (Accepted at $104,555.)

THE EASTERN ASSURANCE COMPANY OF CANADA.

Register No. 388. Certificate of Registry No. 224.

1. Head Office, Halifax, N. S. Chief Agent and Attorney for Ontario, Frederick J. Stewart, Toronto. Suits by or against the Company may be brought in the name of The Eastern Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 51 Vict., chap. 96, 1888, an Act to incorporate The Eastern Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,400, held by the Receiver-General of Canada.

THE UNITED FIRE INSURANCE COMPANY (LIMITED).

Register No. 346. Certificate of Registry No. 200.

1. Head Office, Manchester, England. Chief Agent or Attorney for Ontario, John Stephenson, London. Suits by or against the Company may be brought in the name of The United Fire Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Imperial Parliament of Great Britain and Ireland, 1862 and 1890, Limited Liability and Companies' Acts.

3. *The members are related* as shareholders in an incorporated joint stock company; all members are shareholders; they hold 12,500 shares of £20 each, of which £8 per share has been paid up, equal to £100,000, the capital at call being £150,000. The liability of the member is limited to the amount remaining unpaid upon the shares held by them, say, £12 per share.

4. The Company is now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $175,816, held by the Insurance Department, Ottawa.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 337. Certificate of Registry No. 191.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849, an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of The United States Life Insurance Company, passed May 6, 1870; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 7 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

2. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $120,000, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 339. Certificate of Registry No. 193.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 49 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1878, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Ontario Annuity bonds, present value, $388,398; Montreal Harbor Bonds, $30,000; and Province of New Brunswick bonds, $100,000. Total accepted value, $515,398.

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 379. Certficate of Registry No. 233.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Wilson Irwin, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolution incorporating the Travellers' Insurance Company, June 17th, 1863; resolution amending the Charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same, June 6th, 1866; same April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $74,947 Province of Manitoba 5 per cent. Bonds, $597,115 Municipal Debentures, $35,000 Montreal Harbor Bonds, and $50,000 Canadian Pacific R.R. bonds. Total, $744,562. (Accepted at $736,300.)

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 386. Certificate of Registry No. 240.

1. Head Office, Toronto, Ontario; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 47 Vict., chap. 97, April 19th, 1884; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, $1,000,000; amount of subscribed capital $100,000; amount of paid up capital $60,000; and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them, viz, $40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000, held by the Treasury Department, Ottawa.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 326. Certificate of Registry No. 180.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Frederick G. Cope, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap, 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895. to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,501, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 333. Certificate of Registry No. 187.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins. Suits by or against the Company may be brought in the name of The Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict. chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000, or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to be paid-up capital, increasing the same to £100,000, as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $150,367 as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 381. Certificate of Registry No. 235.

---

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19 Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process, be made liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $10,000 Victoria, B. C., Bonds; $23,500 Province of Quebec Bonds; and Municipal Securities, $88,680. Also $938,197 invested with Canadian Trustees under Insurance Act. Accepted at $1,051,509.

MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Register No. 369. Certificate of Registry, No 223.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for the Province of Ontario, Thomas E. P. Sutton. Suits by or against the Association may be brought in the name of The Massachusetts Benefit Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: State of Massachusetts, 1885, an Act relating to Life and Casualty Insurance of the Assessment Plan; 1890, chap. 421, an act relating to Assessment Insurance.

3. *The members are related* as members of an assessment association, and the liability of the member is limited to his proportion of the mortality cost, according to age and amount insured, together with loading of 33⅓ per cent. for emergency or reserve and his proportion of the expense cost.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by Receiver-General of Canada.

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 389. Certificate of Registry No. 243.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $10,000, held by Minister of Finance.

THE LONDON ASSURANCE.

Register No. 344. Certificate of Registry No. 198.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. P. Taylor, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, nd the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities. (Accepted at $150,300.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 334. Certificate of Registry No. 188.

1. Head Office, London, Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict. chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $54,000, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 402. Certificate of Registry No. 256.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863, 27 Vict., chap. 52, an Act to grant certain powers to The County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vict., chap. 40, an Act to grant certain powers to Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,058, held by Receiver-General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y.

Register No. 324. Certificate of Registry No. 178.

1. Head Office, Brooklyn, N.Y. Chief Agent and Attorney for Ontario, Lewis C. Camp, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Register No. 380. Certificate of Registry No. 234.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Accident Insurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1872, 35 Vict., chap. 105, an Act to incorporate the Accident Insurance Company of Canada; Canada, 1881, 44 Vict., chap. 54, an Act to amend the Act of incorporation of The Accident Insurance Company, and to authorize the change of the name of the said Company to The Accident Insurance Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $23,500 Montreal Harbour Bonds; $500 Municipal Debentures, and $550 5 p. c. Canada Stock. (Accepted at $22,150.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 373. Certificate of Registry No. 227.

1. Head Office, Toronto ; John F. Ellis, Managing Director. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company ; Canada, R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $50,000, held by the Government of Canada.

THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 406. Certificate of Registry No. 260.

1. Head Office, Toronto, Ontario ; John F. Ellis, Managing Director. Suits by or against the Company may be brought in the name of The Manufacturers' Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict. 50 and 51 ; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $20,000, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 332. Certificate of Registry No. 186.

1. Head Office, Waterloo, Ontario; James Lockie, Secretary. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate The Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,057, held by Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 327. Certificate of Registry No. 181.

1. Head Office, Toronto, Ontario; William G. H. Lowe, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R. S. C., chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows: "There shall be payable upon the decease of a member. . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Assessment Life Insurance.

5. The Society has no deposit with the Dominion Government.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 404. Certificate of Registry No. 258.

1. Head Office, Waterloo, Ontario; Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate The Dominion Life Assurance Company; R. S. C., chap. 124, The Insurance Act; R. S. C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $50,195, held by Receiver-General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 370. Certificate of Registry No. 224.

---

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph B. Reed. Suits by or against the Company may be brought in the name of The Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate The Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec Bonds, and $11,000 Municipal Securities. Total, $16,000. (Accepted at $14,900.)

THE PROVINCIAL PROVIDENT INSTITUTION.

Register No. 362. Certificate of Registry No. 216.

1. Head Office, St. Thomas, Ontario ; E. S. Miller, Secretary. Suits by or against the Company may be brought in the name of The Provincial Provident Institution.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R. S. O. 1887, chap. 172 ; R. S. C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as members of an assessment company or association, and the liability of the member is to pay all assessments levied for death rates pursuant to the rules ; semi-annual dues in advance on the 15th May and November in each year for expenses and levies for permanent disability of any member, and also to conform to the by-laws, rules and regulations of the Company. Should the reserve fund become exhausted the members are liable to pay all assessments necessary to meet death and permanent disability losses and claims.

4. By renewal of certificate of registration issued by the Dominion of Canada, on the 31st day of March, 1894, and expiring on the 31st day of March, 1895, the Company is authorized to transact Assessment Life Insurance.

5. *Deposited assets.*—The Company has no deposit with the Government of Canada.

COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

Register No. 347. Certificate of Registry No. 201.

1. Head Office, Galesburg, Illinois. Chief Agent and Attorney for Ontario, Addison H. Hoover, Toronto. Suits by or against the Company may be brought in the name of The Covenant Mutual Benefit Association of Illinois.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following : General Assembly of the State of Illinois, 1887, an Act to provide for the organization and management of Corporations or Societies for the purpose of furnishing life, indemnity or pecuniary benefit to the beneficiaries of deceased members, or accident or permanent disability indemnity to members thereof.

3. The members are all policy holders of the Association, and the liability of the members is limited to the payment of mortuary calls in accordance with the rules and regulations of the Association.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Assessment Life Insurance.

5. *Deposited assets.*—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $53,533, held by the Receiver-General of Canada.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 328. Certificate of Registry No. 182.

1. Head Office, Toronto ; Alexander Fraser, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate The Canadian Steam-Users' Insurance Association ; 45 Vict., chap. 102, an Act to amend the Act incorporating The Canadian Steam-Users' Association ; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada ; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $49,252, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 340. Certificate of Registry No. 194.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97, (Imp.) sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $292,000, held by Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 395. Certificate of Registry No. 249.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Robert H. Matson, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining. unpaid upon the shares held by them,—all of the stock ($100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,400, held by Receiver-General of Canada.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 374. Certificate of Registry No. 228.

1. Head Office, Waterloo, Ontario ; William Hendry, Manager. Suits by or against the Company may be brought in the name of The Ontario Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company ; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $92,693, held by Receiver-General at Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 378. Certificate of Registry No. 232.

---

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, George John Pyke, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 345. Certificate of Registry No. 199.

1. Head Office, Toronto; A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of The Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap. 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessments, of which due notice has been given.

4. Guarantee fund stock of $100,000 is authorized, of which $33,600 has been subscribed.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance on the Assessment Plan.

6. *Deposited assets.*—The Association has no deposit with the Government of Canada.

MONGENAIS, BOIVIN & CO.

Register No. 390. Certificate of Registry No. 244.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Thomas Clark Blogg, Toronto. Suits by or against the partnership may be brought in the name of Mongenais, Boivin & Co.

2. The present full name of the firm is Mongenais, Boivin & Co.; the firm is composed of J. B Amendi Mongenais, Joseph M. Dufresne, Leonard I. Boivin, and Joseph M. Wilson.

3. *Members of the firm are related* as partners with no reservations. All are jointly and severally responsible.

4. The firm is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Insurance against Accident to Plate Glass.

5. *Deposited assets*—Assets of the firm are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Canada Stock, and $8,567 Municipal Securities. (Accepted at $12,711.)

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 398. Certificate of Registry No. 252.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Dominion of Canada.

THE IMPERIAL INSURANCE COMPANY (LIMITED).

Register No. 368. Certificate of Registry No. 222.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited.)

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts 1862 to 1890, (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $129,453 Canada Stock and $63,266.67 Province of British Columbia, 3 per cent. Stock.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 323. Certificate of Registry No. 177.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25 26 Vict, chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal assent, 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $175,000 Montreal Harbor Bonds; $343,000 Municipal Debentures; $75,000 Province of New Brunswick Bonds; $31,146.67 Province of Manitoba Bonds; $50,613.33 Victoria Government Bonds; $97,333.33 Queensland Bonds. Total $772,093.33. Accepted at $713,993; being $322,147 Fire, $52,200 Life A and $339,646 Life B.

MANCHESTER FIRE INSURANCE COMPANY.

Register No. 391. Certificate of Registry No. 245.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The several (Imp.) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent. Stock.

ÆTNA INSURANCE COMPANY.

Register No. 349. **Certificate of Registry No. 203.**

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3 *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is nil, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $19,000 Municipal Securities, $4,000 Montreal Harbor Bonds, and $89,000 Canadian Pacific Railway Bonds. (Total deposit accepted at $100,800.)

THE NORWICH AND LONDON ACCIDENT INSURANCE COMPANY.

Register No. 385. Certificate of Registry No. 239.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE.—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrators shall be in anywise individually subject or liable to any such claims or demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made shall not be subject to prior claims or demands and shall not have been then paid up, and no other person shall on any account whatsoever be in anywise subject or liable to any claim or demand in respect of this policy.

4. The Company is now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $58,400, Canada 4 per cent Bonds.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No 383. Certificate of Registry No. 237.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: $100,000 Canada Stock.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 382. **Certificate of Registry No. 236.**

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *Members are related* as shareholders in an incorporated joint stock company, and the liability of its members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $50,000 United States Bonds.

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 375. Certificate of Registry No. 229.

1. Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to The National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50-51 Vict., an Act to amend The National Assurance Company of Ireland Act 1876, and to make further provision with respect to the Charter and capital of the Company; and as to agreements made by the Company, and for other purposes.

3. *The members are related* as shareholders in an incorporated company whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s. has been paid, with power under aforesaid Charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,161 Canada Stock.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 364. Certificate of Registry No. 218.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is licensed by the Dominion of Canada to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $100,000, held by the Minister of Finance.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 341. Certificate of Registry No. 195.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857; amendments to charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2.000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and a liability of the members is limited to the amount of the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follow: Deposit accepted at the value of $173,200, held by Receiver-General.

AGRICULTURAL INSURANCE SOCIETY.

Register No. 400. Certificate of Registry No. 254.

1. Head Office, Watertown, New York. Chief Agent and Attorney for Ontario, George H. Maurer, Toronto. Suits by or against the Company may be brought in the name of The Agricultural Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations; 1884, chap. 338, an Act to amend the Charter of The Agricultural Insurance Company; 1892, chap. 3, an Act to amend chapter 338 of laws of 1884.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follow: $141,600, Municipal Debentures, accepted at $126,000.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 335. Certificate of Registry No. 189.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, William J. McMurtry, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,857, held by Receiver-General.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 401. Certificate of Registry No. 255.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John Gouinlock. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate The Canada Accident Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $25,072, held by Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

Register No. 338. Certificate of Registry No. 192.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, C. D. Richardson. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $55,000 held by Glynn & Co. in the name of the Receiver-General of Canada.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 408. Certificate of Registry No. 262.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable to the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract, or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $113,977.33, held by the Government of Canada, also $632,500 invested in the hands of Canadian Trustees under The Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 348. Certificate of Registry No. 202.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, R. M. Gifford, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of The Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is full paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed Company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $101,178, held by Receiver-General.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 351. Certificate of Registry No. 205.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115 (D), an Act to incorporate the Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,400.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 353. Certificate of Registry No. 207.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Firth Jeffers, Toronto. Suits by or against the Company may be brought in the name of the Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand, either in law or in equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) then held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $146,000, held by Dominion Government at Ottawa.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 372. Certificate of Registry No. 226.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R. S. C., 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Life Insurance on the Assessment Plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

DOMINION BURGLARY GUARANTEE COMPANY (LIMITED).

Register No. 336. **Certificate of Registry No. 190.**

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Dominion Burglary Guarantee Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada, in the fifty-sixth year of Her Majesty's reign, and assented to on the 1st day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Canada, R. S. C., chap. 124, The Insurance Act; and the Act of Incorporation which is summarized below.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in various states or countries as special security for the policy holders respectively therein, as follows: 1. In Canada, deposit accepted at the value of $25,200, held by the Treasury Department, Ottawa.

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY OF CANADA.

Register No. 407. Certificate of Registry No. 261.

1. Head Office, London, Ont.; James Laut, Manager. Suits by or against the Company may be brought in the name of The Steam Boiler and Plate Glass Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 54 and 55 Vict., chap. 118, an Act to incorporate The Steam Boiler and Plate Glass Insurance Company of Canada; R. S. C., chap. 118, The Companies' Clauses Act; R. S. C, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital stock authorized is $500,000 in shares of $100.

4. The Company are now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to transact Steam Boiler and Plate Glass Insurance, as defined in, and to the extent authorized by its Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $20,000, held by the Receiver-General of Canada.

CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM COMPANY.

Register No. 352. Certificate of Registry No. 206.

1. Head Office, Newark, N. J. Chief Agent and Attorney for Ontario, Thomas Christie, Toronto. Suits by or against the Company may be brought in the name of The Canadian and European Export Credit System Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, an Act concerning corporations, 1875; New Jersey, 1889, a Supplement to the Act concerning corporations.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895, to Insure Wholesale Dealers, Jobbers and Manufacturers against Excess Losses by Reason of Bad Debts.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 384. Certificate of Registry No. 238.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict, chap. 131; 40 and 41 Vict, chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict, chap. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1894, and expiring on the 31st day of March, 1895 to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows: Deposit accepted at the value of $100,800, held by the Finance Department, Ottawa.

LLOYD'S.

Register No. 393. **Certificate of Registry No. 247.**

Applicant for Registry, Chas. B. Watts, Board of Trade Building, Toronto, agent for Messrs. Dent and Vaizey, Insurance Brokers, Lloyd's, and 6 Crosby Square, London, (Eng.) E. C.

Service of Process.—See 56 Vict., chap. 32 (O.), sec. 10 (5), cited *infra*.

Lloyd's is an association of merchants, shipowners, underwriters and insurance brokers, which, since 1774, has had its headquarters in the Royal Exchange, London, England. The committee of Lloyd's devised a general printed form of Marine policy, which was finally adopted by the members on the 12th January, 1779, and with but slight alterations continues in use by Lloyd's underwriters to the present day The association was reorganized in 1811, and in 1871 was incorporated by the Act of the British Parliament, 34-5 Victoria, chapter 21, which still continues in force.

According to this Act of incorporation the three main objects for which the association or society exists are: 1. Carrying on the business of Marine Insurance by individual underwriting. 2 The protection of the interest of the members of the association. 3. The collection, publication and diffusion of intelligence and information with respect to shipping. For this last object Lloyd's "Register" was devised; the Register Committee have, since 1834, undertaken the survey of ships, which when surveyed they classify and publish the lists.

The underwriting members of Lloyd s pay an annual fee of £100, and are required to deposit securities varying in value from £5,000 to £10,000, according to circumstances, as a guarantee for the member's engagements. Failure to meet a loss forfeits for ever all right to do business at Lloyd's. Each of the underwriting members conducts his business according to his own views, and for those views, or for the business transactions of underwriting members, Lloyd's as a corporation is in no way liable

In order to admit Lloyd's underwriters to transact Marine Insurance in Ontario, the Provincial Statute, 56 Vict., chap. 32, section 10 (5), enacts as follows:

"Upon due application of any underwriter of the establishment or Society known as Lloyd's, and more particularly described in an Act passed by the Parliament of the United Kingdom in the thirty-fourth and thirty-fifth years of Her Majesty's reign, and chaptered 21, or upon due application of any such underwriter's broker, or broker's agent, the said establishment or Society may, for the undertaking and transaction of Marine Insurance, be registered under the general name of Lloyd's, which shall include the corporation, all underwriters of Lloyd's for the time being and their brokers, and the agents in Ontario of the corporation or of the underwriters or brokers. In any action or proceeding against the corporation, or against any underwriter, or broker, or agent as aforesaid, for liabilities incurred in Ontario, the Inspector of Insurance may receive and accept service of process; and acceptance of service in writing under his hand shall to all intents and purposes whatsoever be legal and binding upon the corporation, underwriter, broker or agent."

Lloyd's was, upon due application. admitted to registry for the transaction of Ocean-Marine Insurance for the term ending 30th April, 1895, pursuant to Statutes of Ontario, 56 Vict., chap. 32, sec. 10 (5), above cited.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 403. Certificate of Registry No. 257.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Thomas Murray Pringle, Toronto. Suits by or against the Company may be brought in the name of The Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879 in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry for the transaction of Ocean-Marine Insurance for the term ending 30th April, 1895, pursuant to Statutes of Ontario, 56 Vict., c. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

FOURTEENTH BALANCE SHEET OF THE MANNHEIM INSURANCE COMPANY OF MANNHEIM (Mannheimer Versicherungsgesellschaft), FOR THE PERIOD FROM 1ST JULY, 1892, TO 30TH JUNE, 1893.

Issued Capital of the Company	£400,000
Reserve Fund	100,000

The Guarantee Fund of the Company consists now in :

£400,000 00 00	Issued Capital.
100,000 00 00	Reserve Fund.
72,004 18 00	Reserves for outstanding claims and risks not run off.
£572,004 18 00	

Balance Sheet.

Dr.

Subscribed Capital	£400,000	0	0
Reserve Fund	100,000	0	0
Creditors	22,408	8	9
Reserve for risks not run off	28,631	10	10
Reserve for outstanding claims	43,373	7	2
Gratuity fund for the clerks of the Company	3,755	0	0
Dividends unclaimed	154	7	6
Balance of profit and loss account	17,385	2	5
	£615,707	16	8

Balance Sheet.—Continued.

Cr.

Shareholders' acceptances for uncalled capital	£300,000	0	0
Investments in bonds and mortgages	194,402	9	7
House property	12,709	8	3
Furniture	475	0	0
Cash in hand and at our bankers'	50,060	5	2
Bills receivable	4,985	1	5
Sundry debtors	3,730	19	3
Balances at the Agents' and Assured	48,322	2	10
Interest due and unpaid	1,024	10	2
	£615 707	16	8
Reserve Fund	£100,000	0	0

Profit and Loss Account.

Balance from last year's account				£	1,099	1 9
Reserves from last year's account for risks not run off and outstanding claims					74,340	15 6
Gross premium income during the period from 1st July, 1892, to 30th June, 1893					263,600	13 10
Balance of interest account					4,893	17 2
Total receipts					£343,934	8 3
Amount of premium paid for reinsurance	£ 88,762	12	10			
Net losses paid	137,698	17	8			
Agency commission	21,952	0	5			
Expenses of management	6,130	16	11	£254,544	7	10
Excess of receipts				£89,390	0	5
Deduct:						
Reserves for risks not run off	£ 28,631	10	10			
Reserve for outstanding claims	43,373	7	2	72,004	18	0
Net profit				£17,385	2	5

The General Meeting decided the following distribution of the net profit of £17,385 2 5

To shareholders 12½ per cent. dividend	£12,500	0	0
Bonus to the directors	1,692	18	1
To gratuities to the clerks of the Company	700	0	0
To Gratuity Fund for the clerks of the Company	500	0	0
To amount written off the furniture	125	0	0
Balance to next year's account	1,867	4	4
	£17,385	2	5

Mannheim, the 21st October, 1893.

MANNHEIM INSURANCE COMPANY.
(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors,
F. ENGELHORN.

The Managers,
POST. MUHLINGHAUS.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 329. Certificate of Registry No. 183.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2. *Company how constituted or incorporated.*—The Company was incorporated under the Companies' Act, 1862 to 1880, on the 8th day of February, 1881, in England, with a memorandum and articles of association, and the documents evidencing the same are filed or deposited in the Registry of Joint Stock Companies at Somerset House, London.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 25 and 26 Vict., chap. 89, the Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 121, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, the Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

5. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean-Marine Insurance for the term ending 30th April, 1895, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

6. *Deposited assets.*—Assets of the Company are deposited and held in various states and countries as special security for the policy holders respectively therein as follows: 1. In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for Year ending 31st December, 1893.

Profit and Loss Account, 31st December, 1893.

Dr.

To balance 1st January, 1893	£14,610	4	0
" " of underwriting account, 1892	55,902	17	5
" interest account	8,004	2	1
	£78,517	3	6

Cr.

By dividend paid to shareholders—					
1st July, 1892	£5,000	0	0		
26th January, 1893	5,000	0	0		
				£10,000	0	0
By amount carried to reserve fund				15,000	0	0
" amount written off investment fluctuation account				2,000	0	0
" income tax, 1892				240	3	6
" claims, reinsurances, returns, commissions, etc., for 1892 and previous years				35,858	15	0
" balance carried down				15,418	5	0
				£78,517	3	6

Underwriting Account, 1893.

Dr.

To premiums, less reinsurances, returns and agency charges	£103,651	17	6
" transfer fees	29	7	6
	£103,681	5	0

Cr.

By claims	£34,417	14	8
" general expenses, including salaries, rent, subscription to underwriters' rooms, registers of shipping, etc., Liverpool, London and New York	12,614	0	0
" auditors' remuneration	100	0	0
" directors' fees	1,500	0	0
" furniture and fixtures—amount written off	270	0	0
" balance carried down	54,779	10	4
	£103,681	5	0

Balance Sheet 31st December, 1893.—Continued.

Dr.

To capital :			
50,000 shares at £10 per share, £500,000.			
Paid up £2 per share		£100,000	0 0
" reserve fund		100,000	0 0
" balance of profit and loss account	£15,418 5 0		
Less interim dividend paid 1st July, 1893	5,000 0 0		
		10,418	5 0
" balance of underwriting account, 1893		54,779	10 4
" special reinsurance account		2,110	11 7
" accounts due by the Company		7,006	10 9
" dividends unpaid		13	14 0
		£274,328	11 8

Cr.

By loans and investments	£228,126	9 4
" investment fluctuation account	7,852	10 4
" stamps	97	19 9
" furniture and fixtures, Liverpool, London and New York	2,434	17 5
" cash at bankers and in hand	8,752	1 6
" interest accrued but not received	2,000	7 2
" accounts due to the Company for premiums, salvages, etc	25,064	6 2
	£274,328	11 8

We have examined and checked the books and vouchers from which the above accounts are compiled, and have also satisfied ourselves as to the existence and value of the securities for investments and loans to the amount specified above, and hereby certify that they are correct.

Chalmers, Wade & Co.,
Auditors.

Liverpool, 15th January, 1894.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 357. Certificate of Registry No. 211.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act 7 and 8 Vict, chap. 110, on 21st June, 1860, in London, and was there incorporated under The Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office at Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaing unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1895, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Balance Sheet Bearing Date 31st December, 1893.

Profit and Loss Account, 31st December, 1893.

	£	s.	d.	£	s.	d.
Balance, 1st January, 1893	88,656	4	5			
Less dividends and bonus paid January and July, 1893	50,000	0	0			
				38,656	4	5
Balance of underwriting account, 1892, at 31st December, 1892				182,564	13	4
Interest on investments				34,962	0	5
Profits on sale of investments				2,247	5	3
Transfer fees				41	19	6
				258,472	2	11

	£	s.	d.	£	s.	d.
Claims, returns and reinsurances paid on 1892 account, from 1st January, 1893, to date	119,075	7	8			
Amount carried to suspense account on closing 1892 acct.	29,000	0	0			
Underwriters' commission on 1892 account	1,858	8	3			
Bad debts, 1892 account	24	15	10			
Income tax, 1892 account	617	13	0			
				150,576	4	9
Balance carried down				107,895	18	2
				258,472	2	11

Underwriting Account, 1893.

	£	s.	d.
Premiums—less returns and reinsurances	316,942	7	9
	316,942	7	9

	£	s.	d.
Claims paid	80,749	12	11
Office expenses, including salaries, etc., London, Liverpool & Manchester	23,454	10	7
Agency expenses	13,037	4	2
Directors' and auditors' fees	6,835	0	0
General law charges	10	8	0
Balance carried down	192,855	12	1
	316,942	7	9

General Balance Sheet, 31st December, 1893.

	£	s.	d.
To capital	200,000	0	0
" reserve fund	425,000	0	0
" outstanding accounts	14,274	8	5
" reinsurance account	56,230	2	8
" investment fluctuation account, being the increase in market value of securities since 30th June, 1871	156,500	5	7
" suspense account	57,109	10	4
" dividends not yet claimed	434	14	0
" balance of profit and loss account	107,895	18	2
" " underwriting account, 1893	192,855	12	1
	1,210,300	11	3

	£	s.	d.	£	s.	d.
By investment in and loans on Government and other securities				1,054,014	13	8
" debtors for premiums				67,932	5	1
" interest accrued, but not received				14,464	11	4
" office furniture and fixtures				1,319	17	5
" stamps on hand				465	6	1
" bills receivable				3,971	12	3
" cash on deposit	£35,000	0	0			
" " at bankers and in hand	33,132	5	5			
				68,132	5	5
				1,210,300	11	3

We have examined and checked the books and vouchers belonging to the offices in our respective districts, from which the above accounts are compiled, and have also satisfied ourselves as to the existence of the securities specified in the accounts rendered by each Local Board, and hereby certify that they are correct.

J. F. Clarke, London,
J. S. H. Banner, Liverpool,
A. Murray, Manchester,
} Auditors.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 358. Certificate of Registry No. 212.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated on 25th April, 1863, at the City and County of San Francisco, State of California, by filing in the County Clerk's office of the said city and county a certificate of incorporation pursuant to sections 33 and 34 of the Act of the Legislature of the State of California, adopted April 22, 1850, entitled an Act concerning Corporations, and the documents evidencing the same are filed or deposited in the office of the Secretary of State of California, at Sacramento, California.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

4. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportions of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid and issued.

5. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1895, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

6. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

FIREMAN'S FUND INSURANCE COMPANY.

THIRTY-FIRST ANNUAL STATEMENT, JANUARY 1ST, 1894.

D. J. Staples, President ; W. J. Dutton, Vice-President ; B. Faymonville, Secretary ; J. B. Levison, Marine Secretary ; L. Weinmann, Asst. Secretary, San Francisco.

Cash capital fully paid in		$1,000,000 00
Funds reserved to meet all liabilities—		
Reinsurance reserves, California and New York standard	$1,143,458 13	
Losses (not due)	185,507 47	
Outstanding claims (not due)	49,456 49	
		1,378,422 09
Net surplus		733,067 58
Total assets		$3,111,489 67
Surplus for policy holders over all liabilities		1,733,067 58

Schedule of Assets.

Real estate unencumbered		$326,200 00
Cash on hand and in banks		253,787 32
Omnibus Cable Co.'s bonds		138,750 00
Powell Street Railway Co.'s bonds		55,000 00
Sutter Street Railway bonds		51,500 00
Presidio and Ferries R. R. Co.'s bonds		37,000 00
Piedmont Cable Co.'s bonds		18,750 00
Oakland City Gas, Light and Heat Co.'s bonds		50,500 00
San Diego Gas and Electric Light Co.'s bonds		20,400 00
Riverside Water Co.'s bonds		70,700 00
Olympic Club bonds		5,000 00
Pacific Rolling Mills bonds		16,160 00
San Pascual School District bonds		18,750 00
2,986 shares Home Mutual Insurance Co.'s stock		582,270 00
60 " Bank of California stock		13,500 00
107 " First National Bank, S. F., stock		19,260 00
100 " Anglo-California Bank stock		6,750 00
314 " Grangers Bank of California stock		31,400 00
450 " Oakland Bank of Savings stock		33,750 00
240 " Sather Banking Co.'s stock		26,880 00
1,000 " California Street Cable R. R. Co.'s stock		105,000 00
550 " Presidio and Ferries R. R. Co.'s stock		9,900 00

Schedule of Assets.—Continued.

440	shares	Sutter Street R. R. Co.'s stock	$44,000 00
550	"	Oakland Gas, Light and Heat Co.'s stock	23,100 00
500	"	Spring Valley Water stock	49,000 00
400	"	Pacific Gas Improvement Co.'s stock	31,400 00
656	"	California Dry Dock Co.'s stock	24,600 00
500	"	Pacific Rolling Mill stock	32,500 00
250	"	Stockton Gas, Light and Heat Co.'s stock	5,000 00
434	"	Stockton Gas, Light and Heat Co.'s installment certificates	2,170 00
190	"	California Safe Deposit and Trust Co.'s stock	8,930 00
5	"	Underwriters' Salvage Co.'s stock	500 00
Loans on bonds and mortgages of real estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance.			402,441 51
Loans secured by collaterals			166,621 65
Premiums in course of collection			337,432 10
All other securities and marine bills receivable			92,587 09
		Total assets	$3,111,489 67

Total income for 1893	$1,830,180 26
Total expenditure for 1893	1,707,071 41
Net surplus	733,067 58

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

LIFE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1893.

EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LIMITED)

Commenced business 15th October, 1890.

HEAD OFFICE, TORONTO.

President—E. F. Clarke, M.P.P. | *Secretary*—Edwin Marshall.

Authorized Capital, $500,000.

Subscribed Capital, $350,900. Paid up, $52,635.60.

Deposit at Provincial Treasury, $26,800.

Statement for year ending 31st December, 1893.

Assets.

Mortgages on Toronto property		$62,360 12
Secured Loans		2,308 15
Cash on hand, head office	$6,340 18	
Cash in bank	5,790 71	
		12,130 89
Cash in agents' hands		4,373 29
Bills receivable		1,755 96
Interest		1,647 28
Office furniture (not extended)	$1,886 85	
Outstanding and deferred premiums		23,864 91
Credits on half credit policies in force		1,718 46
Agents' ledger balances		238 33
Amount due account capital stock		948 35
Premium on capital stock		8,825 00
Other assets		28 00
Total assets		$120,198 74

Liabilities.

Reinsurance reserve (interest being taken at 4½ per cent)			$58,590 52
Amount due for salaries	$ 799 33		
" rent	96 00		
" advertising, etc	41 61		
" medical fees	687 04		
" commission	2,386 49		
" legal fees	100 00		
" agents' credit balances	111 15		
		4,221 62	
" supposed losses		2,000 00	
Total amount of liabilities except capital stock			$64,812 14
Capital stock paid up			$52,635 60

Receipts.

Cash received for premiums	$41,404 67
" interest	3,468 57
" account capital stock	1,642 10
" premiums on capital stock	6,010 00
" bills receivable	944 29
" agents' advances repaid	562 83
" mortgage loans repaid	1,508 50
" suspense account	259 62
Total receipts	$55,800 58

Expenditure.

Amount paid for agents' commission	$8,180 07
" " salaries	5,828 93
" " travelling expenses	1,855 60
" " exchange	36 83
" salaries, fees, etc	5,106 24
" medical fees	1,824 46
" actuarial fees	59 00
" legal expenses	244 86
" directors' expenses	47 50
" agency "	178 75
" rent, gas, fuel, etc	1.249 96
" printing and stationery	1,135 14
" postage, telegrams and express	311 20
" office expenses	360 74
" advertising	476 42
" license fee	81 81
Total expenses of management carried forward	$26,977 51

Total expenses of management brought forward		$26,977 51

MISCELLANEOUS.

Amount paid for office furniture	$283 18	
" losses	2,000 00	
" reinsurance	490 13	
" surrenders	1,015 91	
" written off	242 93	
" commission on loans	185 00	
" secured loans	20,925 13	
" capital stock	100 00	
" advances to agents	2,716 65	
" suspense account, agents license fees	16 00	
" fire insurance premiums	12 00	
		27,986 93
Total expenditure		$54 964 44

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st Dec., 1892	973	$1,230,750 00
" taken during 1893, new and renewed	650	805,500 00
Gross number and amount of contracts on foot at any time during 1893	1,623	$2,036,250 00

Deductions.	Number.	Amount.		
Contracts matured in 1893	3	$4,000 00		
" lapsed "	246	311,000 00		
" surrendered in 1893	2	3,000 00		
Amount by which the various contracts still on foot were reduced during 1893	.....	2,330 00	251	320,330 00
Net contracts on foot 31st Dec., 1893	.....	.....	1,372	$1,715,920 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount paid in cash.
			$ c.
Allison, W. H. R., Q.C.	Picton	1	15 00
Alexander, Rev. John	Toronto	5	75 00
Armstrong, John R.	Ottawa	50	750 00
Armstrong, John	Owen Sound	10	150 00
Bell, William	Toronto	10	150 00
Bates, Andrew	"	5	75 00
Boddy, H. M	"	10	150 00
Bullis, W. H., M.D	Dresden	10	150 00
Bowman, John	London	10	150 00
Burch, George	St. Catharines	100	1,500 00
Barr, David	Renfrew	50	750 00
Barnet, Alex	"	45	675 00
Bryson, Charles	Ottawa	50	750 00
Brown, W. E. (in trust)	"	10	150 00
Brown, Mrs. A. A.	"	40	257 00
Barnet, J. E. H.	Renfrew	25	375 00
Burt, R. B	Hamilton	10	150 00
Burkinshaw, F. A.	Toronto	5	75 00
Booth, Robert	Pembroke	50	750 00
Boldy, James	Toronto	5	75 00
Bourinot, E. W	Wiarton	5	75 00
Bennett, Edward	Kingston	10	150 00
Breese, Wm	Chatsworth	1	15 00
Ball, William	Chatham	5	75 00
Clarke, E. F., M.P.P.	Toronto	51	715 00
Cullen, Rev. Thomas	London	10	150 00
Clarke, R. R. (estate of)	Millbrook	10	150 00
Chadwick, Allen	Kingston	2	30 00
Clubb, A	Toronto	1	15 00
Clayton, Thomas	"	10	150 00
Colter, W. F. B	Sarnia	50	750 00
Clement, A. D	Brantford	10	150 00
Cooney, C. T	Windsor	10	150 00
Cuthbertson, G. J	Toronto	5	75 00
Campbell, Peter	Peterborough	5	75 00
Carswell, Jonathan	Renfrew	20	300 00
Carswell, James	"	10	150 00
Carswell, Leslie McV.	"	20	300 00
Craig, James	"	5	75 00
Carnahan, W. J. A	Toronto	1	15 00
Cooke, J. C	Kincardine	5	75 00
Curry, W. H	Omemee	15	225 00
Coombe, F. E	Kincardine	5	75 00
Davies, S. J.	Toronto	5	75 00
Doust, Joseph	"	22	330 00
Donnelly, Miss Minnie	"	1	15 00
Dixon, George	"	4	60 00
Dissette, Richard	"	5	75 00
Doty, John A	Bradshaw	10	150 00
Duggan, Joseph	Toronto	50	750 00
Drake, F. P., M.D	London	10	76 75
Dunlop, A. (estate of)	Pembroke	10	150 00
Dickson, J. B	"	10	150 00
Dickson, W. W., M.D	"	10	150 00
Dulmage, Richard	Arnprior	10	150 00
Dey, Mrs. Annie	Ottawa	20	300 00
Davies, J. J.	Toronto	10	150 00
Dow, W. G., M.D.	Owen Sound	5	75 00
Ego, Angus, M.D	Markdale	5	75 00
Ewens, William	Owen Sound	20	300 00
Ferguson, John, M.D	Toronto	10	150 00
Fasken, David	"	10	150 00
Fasken, Mrs Alice	"	35	525 00
Foulds, J. G	Sarnia	20	300 00
Fidge, W. C	Toronto	2	30 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ c.
Falconer, G. H	Streetsville	5	75 00
Fenton, W. E	Ottawa	10	15 00
Foster A	Pembroke	25	375 00
Falls, A. F	Chatham	5	75 00
Fisher, Thomas	Toronto	2	25 00
Fleming, C. A	Owen Sound	5	75 00
Forham, Michael	"	10	150 00
Frost, A. J	"	10	150 00
Finnie, D. M	Ottawa	10	150 00
Gaskin, Capt. John	Kingston	20	300 00
Grant, Wilbur	Toronto	20	300 00
Gulledge, E. H	Oakville	25	375 00
Griffin, Mrs. Maria	Ottawa	50	750 00
Graham, F. J	"	50	750 00
Gillies, James	Carleton Place	55	825 00
Gillies, William	"	55	825 00
Gordon, J. W	Brighton	3	45 00
Gowan, Hon. J. R	Barrie	40	600 00
Gordon, Alex	Pembroke	20	300 00
Gordon, Alex. (in trust)	"	10	150 0
Gordon, Alex. (in trust)	"	10	150 00
Graydon, John	Streetsville	10	150 00
Graham, Joseph	Meadowvale	10	150 00
Graham, Thomas, (estate of)	"	10	150 00
Griffin, H. S., M.D	Hamilton	10	21 00
Graham, W. G	Aurora	10	150 00
Graham, Mrs. E	Toronto	20	300 00
Graham, S	Owen Sound	20	300 00
Hughes, J. L	Toronto	10	150 00
Hendry, W. J	"	10	150 00
Harrington, Amos	"	1	15 00
Hopper, S. T	Port Hope	8	120 00
Hallam, Ald. John	Toronto	50	750 00
Hood, Capt. Charles	"	11	165 60
Howarth, Thomas	Oakville	25	375 00
Hamilton, J. W	Sarnia	10	150 00
Hurdon, Harry	Duluth, Minn	10	150 00
Hopper, William	Cobourg	4	60 00
Hopper, W. H	"	10	150 00
Hall, James	Owen Sound	2	30 00
Henderson, Jonathan	Barrie	10	150 00
Hale, Thomas	Pembroke	25	375 00
Hoyle, W. H	Cannington	5	75 00
Howell, Charles	Owen Sound	10	150 00
Hilyer, Mrs. George	Stouffville	1	15 00
Inglis, T. R	Sarnia	5	75 00
Jolliffe, Rev. T. W	Campbellford	5	75 00
Jones, John	Toronto	25	375 00
Jones, Mrs. John	"	25	375 00
Johnston, J. W	"	5	75 00
Johnston, J. R	Campbellford	3	45 00
King, G. R	Duluth, Minn	50	750 00
Kidd, Alex	Sarnia	50	750 00
Kearns, A	Montreal	2	30 00
Kennedy, R. A., M.D	Ottawa	10	136 75
Kerr, William	Cobourg	1	15 00
Kennedy, William	Barrie	10	150 00
Lennox, C. P., D.D.S	Toronto	20	300 00
Lang, J. W	"	50	750 00
Lowrie, J. D	Sarnia	10	150 00
Lee, J. W	Toronto	20	300 00
Latimer, Jas	Carleton Place	4	60 00
Langskill, James	Toronto	10	150 00
Long, Thomas	"	20	300 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ c.
McVety, A. F., M.D.	Toledo, Ohio	50	750 00
McGeary, J. T	Whitby	5	75 00
McKean, E. W.	Hamilton	15	225 00
McPherson, Capt. G. R	Sarnia	10	150 00
McMaster, John	Windsor	35	525 00
McCleary, William, M.P.P	Thorold	2	30 00
McCarroll, Thomas	Meaford	1	15 00
McCullough, J. H., M.D	Owen Sound	5	75 00
McCormick, Andrew	Pembroke	10	150 00
McCullough, T., M.D	Chatsworth	5	75 00
McDonald, John	"	5	75 00
McFarland, W. J	Markdale	20	300 00
McClean, W. A	Owen Sound	5	75 00
McFaul, A. W	"	4	60 00
Macvicar, S. A	Sarnia	10	150 00
Macvicar, A. F.	"	20	300 00
MacCarthy, H. F	Ottawa	50	750 00
Murray, James	Toronto	5	75 00
Mitchell, C. W	Ottawa	10	23 40
Marshall, Edwin	Toronto	13	195 00
Morrison, A. H	"	10	150 00
Main, J. J	"	20	300 00
Miller, Mrs. M. J	"	5	75 00
Miller, T. A	"	5	75 00
Masson, Andrew	Ottawa	50	750 00
Matheson, W. M	"	40	600 00
Morrow, A.	Toronto	5	75 00
Mitchell, S. F.	Sarnia	10	150 00
Morrison, G. E	"	10	150 00
Moore, C. S., M.D.	London	10	76 75
Miall, Edward	Ottawa	50	750 00
Mackie, Thomas	Pembroke	20	300 00
Murphy, Rev. A	Chatham	10	150 00
Mohr, Ephraim	Arnprior	20	300 00
Morgan, J. D	Dundalk	5	75 00
Maloney, Rev. R	Markdale	5	75 00
Mackay, A. G.	Owen Sound	15	225 00
Nixon, Henry	Toronto	10	150 00
Norman, Addison	Davisville	2	30 00
Notter, Mrs. F. J	Owen Sound	40	600 00
Osburn, M. J	Owen Sound	5	75 00
Plowman, S. E	Toronto	5	75 00
Pickles, William	"	5	75 00
Porter, Frank	"	2	30 00
Palling, J. F., M.D	Barrie	4	60 00
Parker, S. J.	Owen Sound	50	750 00
Price, Carson	Holland Centre	3	45 00
Reid, J. W.	Toronto	1	15 00
Robinson, R. J	"	2	30 00
Redfern, J. W	Owen Sound	10	150 00
Rowland, O. P	Collingwood	10	150 00
Ross, R. A., M.D., (estate of)	Barrie	10	150 00
Rowland, John	Collingwood	20	300 00
Robertson, Capt. W. T	Owen Sound	10	150 00
Ronan, J. H	Sarnia	10	150 00
Richardson, Matthew	Flesherton	5	75 00
Sutherland, Rev. A., D.D	Toronto	5	75 00
Stevens, E. A	"	10	150 00
Shaw, Abraham	Kingston	2	30 00
Sing, Rev. S	Foxboro'	20	300 00
Sanders, M. A	Sarnia	10	150 00
Scott, B.	Thornhill	2	30 00
Stewart, Neil	Ottawa	50	750 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ c.
Scagel, J. D	New Westminster	10	150 00
Scott, Wm	Toronto	10	150 00
Sweet, Wm	Sarnia	5	75 00
Smith, H. B	Owen Sound	10	150 00
Schooley, Miss A. M	Welland	5	75 00
Schooley, Miss L. J	"	5	75 00
Stewart, H. D	Barrie	6	90 00
Schmidt, George	Pembroke	5	75 00
Smith, F. M	Barrie	3	45 00
Sandford, S. J	"	2	30 00
Smith, H. E	Owen Sound	20	300 00
Smart, A. M., (Trustee)	London	21	315 00
Tucker, Rev. S	Toronto	20	300 00
Tallmadge, E. H	"	20	300 00
Tinning, J. B	"	1	15 00
Tolchard, H	"	5	75 00
Thompson, J. E	Arnprior	5	75 00
Urquhart, John, M.D	Oakville	50	750 00
Vickery, Rev. John	Thornbury	10	150 00
Vail, C. L., M.D	Sarnia	4	60 00
Vail, Mrs. M. E	"	5	75 00
Whiteside, T. R	Toronto	2	30 00
Whittaker, G. K	Point Edward	40	600 00
Wilks, Mrs. A	Toronto	1	15 00
Wells, W. C	"	1	15 00
Wilson, Mrs. E	"	5	75 00
Ward, W. O	"	5	75 00
Williams, William	"	10	150 00
Wollings, James	"	4	60 00
Williams, M. H	Oakville	25	375 00
Weir, G. E	Dresden	20	300 00
Weir, Miss Caroline	"	30	450 00
Weir, Miss Catherine	"	30	450 00
Wedge, George	Carleton Place	3	45 00
Ward, G. D	Cobourg	5	75 00
Wightman, Robert	Owen Sound	20	300 00
Watson, R. McD	St. Catharines	3	45 00
Wilson, David	Collingwood	10	150 00
White, A. T	Pembroke	10	150 00
Williams, William	Collingwood	2	30 00
Wesley, Samuel	Barrie	9	135 00
Workman, Thomas	Ottawa	50	750 00
White, Peter, M.P	Pembroke	10	150 00
White, W. R	"	5	75 00
Wollings, Mrs. A. B	Toronto	1	15 00
Weelands, Edwin	Owen Sound	5	75 00
		3,509	51,687 25
Amount paid by interest bearing notes			948 35
Total amount paid up			52,635 60

PEOPLE'S LIFE INSURANCE COMPANY OF TORONTO.

Commenced business 4th May, 1892.

HEAD OFFICE, TORONTO.

President—JOHN FLETT. | *Secretary*—E. J. LOMNITZ.

Authorized Debenture Capital, $20,000.*

Subscribed Capital, $19,700. Paid up, $19,700.

Deposit at Provincial Treasury, $10,000.

Statement for year ending 31st December, 1893.

ASSETS.

Cash value of Government deposit	$10,000 00
" on hand, head office	1,453 19
" in agents' hands	1,773 39
Bills receivable	1,552 86
Deferred and outstanding premiums	5,742 19
Total assets	$20,521 63

LIABILITIES.

Reinsurance reserve (interest being taken at 4½ per cent.)	$10,961 89
Auditors' fees	60 00
Total amount of liabilities, except debenture capital	$11,021 89
Debentures paid up	$19,700 00

* Increased in 1894 to $50,000 by Act of the Legislature of Ontario.

Receipts.

Cash received for premiums		$10,678 37
" " interest		450 00
" " sale of commuted commissions		3,290 20
" " debentures		1,300 00
Total receipts		$15,718 57

Expenditure.

Amount paid for rent, taxes		$ 925 39
" agents' commission		2,570 81
" salaries		2,309 05
" medical fees		504 95
" travelling expenses		1,092 86
" postage, telegrams, etc		164 94
" printing and stationery		800 67
" advertising		612 07
" sundry expenses		321 80
		$9,302 54

Miscellaneous.

Amount paid for claims	$2,500 00	
" reinsurance	78 52	
" office furniture	26 14	
" interest	1,014 01	
		1,118 67
Total expenditure		$12,921 21

MISCELLANEOUS.

Life Risks.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	139	209,000 00
Contracts taken during 1893	228	426,360 00
Gross contracts on foot at any time during 1893	367	635,360 00
Contracts expired, lapsed, matured, etc	93	133,000 00
Net contracts on foot 31st December, 1893	274	502,360 00

LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Alfred Baker, M.A	Toronto	2,500 00	2,500 00
John Flett	"	1,300 00	1,300 00
Allan Francis	Renfrew	1,200 00	1,200 00
James Gillies	Carleton Place	1,200 00	1,200 00
W. H. Hunter	Toronto	1,300 00	1,300 00
James P. Murray	"	1,200 00	1,200 00
W. Beattie Nesbitt, M.D	"	800 00	800 00
Ontario Industrial Loan & Investment Co	"	5,000 00	5,000 00
Hon. M. Sullivan, Senator	Kingston	1,200 00	1,200 00
Frank Turner, C.E	Toronto	1,200 00	1,200 00
Hon. Peter White, M.P	Pembroke	1,200 00	1,200 00
Newton Cossitt		1,600 00	1,600 00
Total		19,700 00	19,700 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

OF LIFE INSURANCE COMPANIES.

LIFE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1893.

Name of Company.	Bonds, mortgages and other investments.	Interest accrued.	Cash.	Agents' balances.	Bills receivable.	Shareholders' balances on account of capital stock.	Deferred portion of annual premiums.	Premiums outstanding.	Half premium credits.	Other assets.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life	64,668 27	1,647 28	12,130 89	4,373 29	10,580 96	948 35	23,864 91	.....	1,718 46	266 33	120,198 74
People's Life	10,000 00	.....	1,453 19	1,773 39	1,552 86	.....	1,320 80	4,421 39	.....	.....	20,521 63
Totals	74,668 27	1,647 28	13,584 08	6,146 68	12,133 82	948 35	25,185 71	4,421 39	1,718 46	266 33	140,720 37

Government deposit as follows:—Excelsior Life, $26,800; People's Life, $10,000.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1893.

Name of Company.	Losses.	Reinsurance reserve.	Salaries and general expenses.	Commission agency.	Other liabilities.	Total liabilities except capital stock.	Paid up capital or debenture stock.	Grand total of liabilities.	Number of policies in force.	Total amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life	2,000 00	*58,590 52	1,835 13	2,386 49	.....	64,812 14	52,635 60	117,447 74	1,372	1,715,920 00
People's Life	.....	*10,961 89	60 00	.....	.....	11,021 89	19,700 00	30,721 89	274	502,360 00
Totals	2,000 00	69,552 41	1,895 13	2,386 49	.....	75,834 03	72,335 60	148,169 63	1,646	2,218,280 00

*Calculated on the Hm., Table, interest at 4½ per cent. per annum.

INCOME FOR YEAR ENDING 31st DECEMBER, 1893.

Name of Company.	Gross premium.	Interest.	Capital or debenture stock.	Bills receivable.	Agents' advances repaid.	Mortgage loan repaid.	Suspense account.	Commuted commissions.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life	41,404 67	3,468 57	1,642 10	6,954 29	562 83	1,508 50	259 62	....	55,800 58
People's Life	10,678 37	450 00	1,300 00	.....	.....	.....	.....	3,290 20	15,718 57
Total	52,083 04	3,918 57	2,942 10	6,954 29	562 83	1,508 50	259 62	3,290 20	71,519 15

B 15

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1893.

Name of Company.	Expenses of management.					Total expense of management.	Advance to agents.	Investments.	Office furniture.	Losses.	Surrenders.	Reinsurance.	Other expenses.	Total.
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.									
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Excelsior Life	14,009 00	5,106 24	1,824 46	244 86	5,792 95	26,977 51	2,716 65	20,925 13	283 18	2,000 00	1,015 91	490 13	555 93	54,964 44
People's Life	2,570 81	2,309 05	504 95	.....	3,917 73	9,302 54	.....	.....	26 14	2,500 00	.....	78 52	1,014 01	12,921 21
Total	16,579 81	7,415 29	2,329 41	244 86	9,710 68	36,280 05	2,716 65	20,925 13	309 32	4,500 00	1,015 91	568 65	1,569 94	67,885 65

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1893.

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1893.

HAND-IN-HAND INSURANCE COMPANY (MUTUAL AND STOCK) AND MILLERS' AND MANUFACTURERS' INSURANCE COMPANY (STOCK AND MUTUAL) SEE UNDER "CASH-MUTUAL COMPANIES."

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1*st July*, 1871.

President—James Austin. | *Secretary*—Thomas Walmsley.

Authorized Capital, $100,000.

Subscribed Capital, $100,000. Paid up, $50,000.

Securities deposited in Treasury of Ontario, $10,000 par value.

Assets.

Value of real estate held by Company, being land and building on the west side of Church Street, Toronto, where the head offices of the Company are situated	$80,663 69
Debentures of Freehold Loan and Savings Company	10,000 00
Amount of loans secured by mortgage	15,300 00
" " on bank stock	63,350 00
Interest accrued and unpaid on all loans as above	629 21
Accrued rents	1,731 05
Cash on deposit in Dominion Bank	14,403 09
Amount of all other Assets	1,508 64
	$187,585 68

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums	$15,180 01
Other liabilities	1,314 57
Losses	110 00
Total liabilities, except capital stock	16,604 58
Capital stock paid up in cash	$50,000 00

Revenue Account.

Gross premiums received in cash	$20,148 01
Received for interest, dividends on stocks and all other sources	5,866 89
Rents	5,621 46
Cash, all other sources	17,664 00
Total	$49,300 36

Expenditure.

Amount paid for losses occurring during the year 1893		$2,357 62
" re-insurance premiums		1,399 52
" cancelled policies		1,911 60
Amount of dividends paid during the year to shareholders		2,500 00
" bonus		2,500 00
Paid for commission or brokerage		2,515 25
" salaries, fees, and all other remuneration of officials		3,630 00
" rent		400 00
		$17,213 99
" statutory assessment and license fee	109 79	
" books, stationery, printing and advertising	614 17	
" travelling expenses	50 80	
" postage, etc	152 88	
" voted to President at annual meeting	1,000 00	
" bonus salary	296 73	
" expenses against rent	3,469 37	
		5,693 74
Loan		18,750 00
Total expenditure		$41,657 73

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
		$ c.
Policies in force (gross) 31st December, 1892	2,919	3,241,465 00
Taken during the year 1893, new and renewed	1,754	2,377,684 00
Total	4,673	5,619,149 00
Deduct expired and cancelled during 1893	1,811	2,352,368 00
In force at 31st December, 1893	2,862	3,266,781 00
Of which was re-insured		292,408 00
Net risks carried by Company, 31st December, 1893	2,862	2,974,373 00

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
		$ c.	$ c.
Austin, James	Toronto	2,000 00	1,000 00
Badenach, William	"	1,000 00	500 00
Copp, W. W	"	500 00	250 00
Stark & Co, Jno	"	500 00	250 00
Downey, J	"	1,000 00	500 00
Elliott, R. W	"	2,500 00	1,250 00
English, C. E	"	12,300 00	6,150 00
English, E. Taylor	"	200 00	100 00
Harvey, A	"	500 00	250 00
Howland, W. H	"	4,000 00	2,000 00
Maclennan, James	"	5,000 00	2,500 00
Maclennan, James Walmsley, Thos.. } Trustees Howland, W. H..	"	5,000 00	2,500 00
McMurrich, W. B. McMurrich, Geo.. } Trustees	"	3,000 00	1,500 00
Roaf, J. R	"	1,500 00	750 00
Scott & Walmsley	"	27,500 00	13,750 00
Scott, Hugh	"	5,000 00	2,500 00
Scott, James	"	3,000 00	1,500 00
Scott, J. G	"	1,000 00	500 00
Strathy, H. H	Barrie	1,000 00	500 00
Smith, W. H. (in trust)	Toronto	10,000 00	5,000 00
Walmsley, William	"	1,000 00	500 00
Walmsley, Thomas	"	10,000 00	5,000 00
Watson, James	"	1,000 00	500 00
Wood, A. T	Hamilton	1,500 00	750 00
Total		100,000 00	50,000 00

CASH-MUTUAL FIRE COMPANIES,

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

CASH-MUTUAL FIRE COMPANIES.

YEAR ENDING 31st DECEMBER, 1893.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

President—J. FENNELL. *Manager*—HUGO KRANZ.

Unassessed premium note capital, $213,824.39.

Securities deposited at Provincial Treasury, par value, $22,535.37.

ASSETS.

Cash value of mortgages on real estate		$ 41,590 37
Cash value of real estate		15,000 00
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, and on hand		18,227 61
Cash in Agents' hands, acknowledged by them to be due, and considered good		373 95
Amount unpaid of assessments levied during 1893		2,900 15
" " in prior years (not extended)	$121 00	
Amount of short date notes, or due bills, less than one year overdue		1,650 09
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 213,824 39	
Less premium notes given for re-insurance	2,881 63	
		210,942 76
Other amounts due Company		1,328 68
Total assets		$292,013 61

LIABILITIES.

Amount of re-insurance reserve	$ 14,212 00
" loss adjusted	3,000 00
" loss supposed	3,720 00
Total liabilities	$ 20,932 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$78,873 72	
Cash received as first payments, being part payment of premium notes		$ 45,739 34
" premiums on cash system		32,520 86
" interest		2,683 07
" transfer fees		117 75
" rents		875 00
" refund overpayment of claim		271 67
Total receipts		$ 82,207 69

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents			$ 14,920 77
"	statutory assessment		179 53
"	printing, stationery and advertising		1,259 96
"	salaries, directors' and auditors' fees		6,139 40
"	postage, telegrams and express		932 23
"	fuel and light		108 28
"	taxes		179 46
"	travelling expenses		1,401 47
"	costs, law		248 69
Expenses of management			$ 25,369 79

Miscellaneous payments :

Cash paid for losses which occurred during 1893	$ 53,680 83		
" " " prior to 1893	3,550 00		
		57,230 83	
" re-insurance	$ 1,151 84		
" rebate, abatement and returned premiums	779 64		
" furniture and repairs, watchman and cleaning expenses	583 93		
" Goad's plans	1,147 40		
		3,662 81	
Total expenditure			$ 86,263 43

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		5,077,738 00	5,077,738 00
Cash	1,785,646 00	1,736,073 00	3,521,719 00
Total	1,785,646 00	6,813,811 00	8,599,457 00
Re-insured.			
Mutual		58,980 00	58,980 00
Cash	28,797 00	17,000 00	45,797 00
Total	28,797 00	75,980 00	104,777 00
Net risks carried by Company, 31st Dec , 1893	1,756,849 00	6,737,831 00	8,494,680 00

MOVEMENT IN RISKS.

System of insurance.	Number.	Amount.
Fire Risks.—*Mutual System.*		$ c.
Policies in force 31st December, 1892	5,073	5,377,038 00
" new and renewed during 1893	1,662	1,882,715 00
Gross number during 1893	6,735	7,259,753 00
Less expired and cancelled in 1893	1,912	2,182,015 00
Net risks in force on mutual system, 31st December, 1893	4,823	5,077,738 00
Fire Risks.—*Cash System.*		
Policies in force 31st December, 1892	2,045	1,756,932 00
" new and renewed during 1893	2,826	3,069,017 00
Gross number during 1893	4 871	4,825,949 00
Less expired and cancelled in 1893	1,265	1,304,230 00
Net risks in force on cash system 31st December, 1893	3,606	3,521,719 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Total.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	302,478 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	213,824 39
Amount of premium notes received during the year 1893	119,525 00
Residue of premium notes given by Company for re-insurance	2,881 63

FIRE INSURANCE EXCHANGE.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

President—FREDERICK WYLD. | *Secretary*—HUGH SCOTT.

Securities deposited in Treasury of Ontario :	
Debenture of Manitoba and N. W. Loan Co'y	$ 5,000 00
Subscription list of guarantee capital	200,000 00
Unassessed premium note capital	11,229 39

ASSETS.

Shares, debentures and other securities		$19,860 00
Cash on deposit in Standard Bank, Toronto		3,404 79
Undertakings, unassessed amount	$11,229 39	
Less residue of premium notes given for re-insurance	1,001 34	
Goad's plans (not extended)	$321 93	
		10,228 05
Amount due by sundry persons		1,359 40
Total assets		$34,852 24

LIABILITIES.

Amount of losses supposed	$2,220 06
Unearned premiums, being 50 per cent. of gross premiums	2,488 92
All other liabilities	4,082 27
Total	$8,791 25

INCOME.

Cash received for first payments, 1893	$12,336 14
" premiums on cash system	5,423 56
" interest	1,156 42
" debentures	10,774 00
" re-insurance claims	2,250 00
Total	$31,940 12

EXPENDITURE.

Cash paid for commission to agents		$1,519 97
" investigation and adjustment of claims		48 77
" statutory certificate and license		58 44
" rent and taxes		300 00
" salaries, directors' and auditors' fees		1,877 50
" printing, stationery and advertising		310 86
" travelling expenses and inspection of risks		16 93
" postage and telegrams		52 24
" clerical work and inspecting risks		51 63
" use of vault		7 50
Total expenses of management		$4,243 84
Cash paid for losses which occurred in 1893	13,154 95	
" re-insurance premiums	1,882 46	
" rebate	774 19	
" dividends to guarantors	1,000 00	
" investments	16,434 00	
" Goad's plans	321 93	
		33,567 53
Total expenditure		$37,811 37

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	901,800 00	.....	901,800 00
Cash	377,769 00	281,621 58	659,390 58
Total	1,279,561 00	281,621 58	1,561,190 58
Re-insured.			
Mutual	160,878 00	.....	160,878 00
Cash	54,620 00	35,200 00	89,820 00
Total	215,498 00	35,200 00	250,698 00
Net risks carried by Company, 31st December, 1893	1,064,071 00	246,421 58	1,310,492 58

MOVEMENT IN RISKS.

System of insurance.	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1892	250	837,660 00
" new and renewed during 1893	349	1,007,473 00
Gross number during 1893	599	1,845,133 00
Less expired and cancelled in 1893	306	943,333 00
Net risks in force on mutual system 31st December, 1893	293	901,800 00
Cash System.		
Policies in force 31st December, 1892	165	518,697 25
" new and renewed during 1893	213	619,293 33
Gross number during 1893	378	1,137,990 58
Less expired and cancelled in 1893	117	478,600 00
Net risks in force on cash system 31st December, 1893	261	659,390 58

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.
	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	22,458 78
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,229 39
Amount of premium notes received during the year 1893	24,110 80
Residue of premium notes given by Company for re-insurance	1,001 34

LIST OF GUARANTORS.

Subscription List of Guarantee Capital deposited as security in the Provincial Treasury.

Name of guarantor.	Residence.	Amount guaranteed.
		$ c.
Allen, W. A	Ottawa	1,500 00
Brennan, J. C	"	1,000 00
Brock, W. R	Toronto	5,000 00
Bunting, C. W	"	5,000 00
Bain, Laidlaw & Co	"	5,000 00
Blain, Hugh	"	5,000 00
Bate & Co., C. T	Ottawa	1,000 00
Cronyn, V	London	2,000 00
Campbell, A. H	Toronto	5,000 00
Darling, Andrew	"	5,000 00
Dunnett, Thomas	"	1,500 00
Devlin, R. J	Ottawa	1,500 00
Elliott, W	Toronto	5,000 00
Eby, J. F	"	5,000 00
Elliott, Robert W	"	5,000 00
Gurney, E	"	5,000 00
Gage, W. J	"	5,000 00
Garland, J. M	Ottawa	1,000 00
Howland, Sir W. P	Toronto	5,000 00
Hamilton, W. B	"	5,000 00
Howland, H. S	"	5,000 00
Hallam, John	"	5,000 00
Hedley, James	"	5,000 00
Howland, W. H	"	5,000 00
Ince, William	"	5,000 00
Irving, A. S	"	5,000 00
McKay, Donald	"	5,000 00
McKinnon, S. F	"	5,000 00
Martin, C	"	1,500 00
Mucklestone, J	Kingston	3,000 00
O'Brien, Henry	Toronto	5,000 00
Patterson, R. L	"	5,000 00
Park, W. W	"	5,000 00
Rogers, Elias	"	5,000 00
Rose, G. M	"	5,000 00
Spink, J. L	"	2,500 00
Scott, Hugh	"	5,000 00
Scott, James	"	5,000 00
Wyld, Fred	"	5,000 00
Withrow, John J	"	5,000 00
Walmsley, Thomas	"	5,000 00
Watson, James	"	5,000 00
Wilson, William	"	5,000 00
Waldie, John	"	5,000 00
Wood, Honourable S. C	"	3,500 00
Wood, A. T	Hamilton	5,000 00
Yarker, G. W	Toronto	5,000 00
		200,000 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business, 16th October, 1839.

President—Hon. James Young. | *Secretary*—R. S. Strong.

Unassessed premium note capital, $187,260.37.

Securities deposited in Treasury of Ontario, par value, $20,000.

Assets.

Cash value of real estate		$ 9,962 60
Loans secured by mortgages		93,223 13
Market value of shares, bonds, debentures and securities other than the foregoing		10,000 00
Actual cash on hand at head office	$ 1,897 31	
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:		
Merchant's Bank, agency at Galt	30,628 41	
Bank of Commerce "	13,397 51	
		45,923 23
Cash in agents' hands acknowledged by them to be due and considered good		3,888 10
Amount unpaid of premium notes in force after deducting all payments thereon and assessments levied	$187,260 37	
Less residue of premium notes given by the Company for re-insurance	None	
Net premium notes		187,260 37
Amount of interest accrued		6,190 06
" notes less than one year overdue		485 98
		$356,933 47

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1893	$32,649 52
Amount resisted loss	4,208 50
" adjusted loss	121 90
" supposed loss	360 00
" promissory notes	4,000 00
" interest	140 82
Total liabilities	$41,480 74

Revenue.

Cash at head office, as per last statement (not extended)	$1,432 47	
Cash received for first payments		$24,806 85
" as assessment of 1893		38,792 28
" " prior years		3,291 10
" premiums on cash system		45,995 93
" interest		6,810 73
" re-insurance claims		5,211 21
" transfer fees and extra premiums		757 54
" bonus to members		12,091 00
" loans repaid		4,200 00
Total receipts		$141,956 64

Expenditure.

Expenses of management :

Amount paid for commission and bonus to agents	$17,770 02
" fuel and light	65 17
" statutory assessment	243 61
" printing, stationery and advertising	859 59
" rent and taxes	736 90
" salaries, directors' and auditors' fees	7,794 30
" travelling expenses	599 75
" postage, telegrams and express	1,074 25
" investigation of claims	346 59
" law costs	80 00
Expenses of management	$29,570 18

Miscellaneous payments :

Cash paid for losses which occurred during 1893	$69,575 42	
" " prior to 1893	900 00	
		$70,475 42
" re-insurances	7,714 93	
" rebate, abatement and returned premiums	3,028 47	
" incidentals, bank charges, etc	429 16	
" bonus to members	12,091 79	
		23,264 35
Total expenditure		$123,309 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		4,351,257 00	4,351,257 00
Cash	1,588,195 66	4,963,362 00	6,551,557 66
Total	1,588,195 66	9,314,619 00	10,902,814 66
Re-insured.			
Mutual			
Cash	117,682 65	326,702 44	444,385 09
Total	117,682 65	326,702 44	444,385 09
Net risks carried by Company, 31st Dec., 1893	1,470,513 01	8,987,916 56	10,458,429 57

MOVEMENT IN RISKS.

System of insurance.	Number.	Amount.
Mutual System.		$ c.
Policies in force 31st December, 1892	2,882	4,149,232 86
Policies new and renewed during 1893	1,173	1,691,855 00
Gross number during 1893	4,055	5,841,087 86
Less expired and cancelled in 1893	1,075	1,489,830 86
Net risks in force on mutual system, 31st December, 1893	2,980	4,351,257 00
Cash System.		
Policies in force, 31st December, 1892	5,899	6,041,901 28
Policies new and renewed during 1893	2,739	3,128,634 99
Gross number during 1893	8,638	9,170,536 27
Less expired and cancelled in 1893	2,365	2,618,978 61
Net risks in force on cash system, 31st December, 1893	6,273	6,551,557 66

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	307,191 00	307,191 00
Amount of premium notes, after deducting all payments thereon and assessments levied	187,260 37	187,260 37
Amount of premium notes received during the year 1893	124,481 00	124,481 00
Re-insurance.		
Residue of premium notes given by the Company for re-insurance		None

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business, 1st July, 1873.

President—B. HOMER DIXON. | *Secretary*—HUGH SCOTT.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Stock Capital	$500,000 00
Subscribed "	100,000 00
Paid up in cash "	20,000 00
Stock uncalled	80,000 00
Securities deposited in the Treasury of Ontario (par value)	10,000 00
Unassessed Premium Note Capital	18,730 69

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Austin, James	Toronto	5,000 00	1,000 00
Campbell, A. H	"	5,000 00	1,000 00
Coffee & Co., L.	"	5,000 00	1,000 00
Dixon, B. Homer	"	5,000 00	1,000 00
Downey, John	"	5,000 00	1,000 00
Elliott, Wm	"	5,000 00	1,000 00
Fisher, D	Bowmanville	5,000 00	1,000 00
Gzowski, Sir C. S., A.D.C	Toronto	5,000 00	1,000 00
Howland, Sir W. P.	"	5,000 00	1,000 00
Howland, W. H.	"	5,000 00	1,000 00
Macpherson, Sir D. L	"	5,000 00	1,000 00
Maclennan, Hon. Justice	"	5,000 00	1,000 00
MacMaster, Hon. Wm., estate of	"	5,000 00	1,000 00
Smith, Prof. Goldwin	"	5,000 00	1,000 00
Smith, Larratt W., D.C.L	"	5,000 00	1,000 00
Smith, Henry A	London, Ont	5,000 00	1,000 00
Scott, James	Toronto	5,000 00	1,000 00
Smith, Sir D. A	Montreal	5,000 00	1,000 00
Scott & Walmsley	Toronto	10,000 00	2,000 00
Total		100,000 00	20,000 00

Assets.

Mortgages on property in Toronto	$22,686 33	
Loans on bank stocks	28,082 50	
Shares, debentures and other securities	500 00	
		$51,268 83
Cash on deposit to Company's credit in Ontario Bank		6,901 09
Cash in agents' hands		9,716 52
Premium notes in force after deducting all payments thereon and assessments levied	$18,730 69	
Less residue of premium notes given for re-insurance	8,585 76	
		10,144 93
Interest accrued		627 39
Total		$78,658 76
Subscribed capital uncalled		80,000 00

Liabilities.

Amount of losses supposed	$2,220 06
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1893	6,939 84
Directors' fees, etc	290 00
Total liabilities	$9,449 90

Revenue Account.

Cash received for premiums on cash system	$16,377 13
" as first payments or deposits, being part payment of premium notes	15,130 85
" for interest	1,752 73
" for plate glass insurance	712 86
" re-insurance	7,007 97
" loans repaid	23,740 00
Total	$64,721 54

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents		$5,009 72
" statutory assessment		95 13
" printing, stationery and advertising		355 61
" salaries, directors' and auditors' fees		1,325 00
" postage, telegrams and express		49 75
" adjustment of claims		72 55
" rent and taxes		400 00
" travelling expenses		16 93
" inspecting risks, clerical work, etc		117 64
Expenses of management		$7,442 33

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$20,976 66	
" " " prior to 1893	10 31	
" re-insurance	13,233 67	
" rebate, abatement and returned premiums	1,700 49	
" Goad's plans	58 95	
" dividends	2,000 00	
		$37,980 08
" loans on bank stock		33,375 00
Total expenditure		$78,797 41

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	1,164,541 00		1,164,541 00
Cash	1,003,039 00	707,778 00	1,710,817 00
Total	2,167,580 00	707,778 00	2,875,358 00
Re-insured.			
Mutual	510,206 00		510,206 00
Cash	574,408 00	24,650 00	595,058 00
Total	1,084,614 00	24,650 00	1,105,264 00
Net risks carried by Company, 31st December, 1893	1,082,966 00	683,128 00	1,770,094 00

MOVEMENT IN RISKS.

System of insurance.	Number.	Amount.
Fire Risks.—*Mutual System.*		$ c.
Policies in force 31st December, 1892	290	1,022,751 00
" new and renewed during 1893	430	1,346,590 00
Gross number during 1893	720	2,369,341 00
Less expired and cancelled in 1893	398	1,204,800 00
Net risks in force on mutual system 31st December, 1893	322	1,164,541 00
Fire Risks.—*Cash System.*		
Policies in force 31st December, 1892	497	1,422,269 00
" new and renewed during 1893	864	1,706,960 00
Gross number during 1893	1,361	3,129,229 00
Less expired and cancelled in 1893	620	1,418,412 00
Net risks in force on cash system 31st December, 1893	741	1,710,817 00
Plate Glass Risks.		
Policies in force 31st December, 1892	731	184,908 00
" new and renewed during 1893	254	32,501 88
Gross number during 1893	985	217,409 88
Less expired and cancelled in 1893	267	40,289 64
Net risks in force 31st December, 1893	718	177,120 24

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland-Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	One year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	37,461 38	37,461 38
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,730 69	18,730 69
Amount of premium notes received during the year 1893	40,139 32	40,139 32
Residue of premium notes given for re-insurance	8,585 76	8,585 76

THE MILLERS AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

President—JAMES GOLDIE. | *Secretary*—HUGH SCOTT.

Authorized stock capital	$250,000 00
Subscribed stock capital	122,500 00
Paid up in cash	23,800 00
Capital stock uncalled	98,000 00
Securities deposited at Provincial Treasury	10,000 00
Unassessed premium note capital	39,397 90

ASSETS.

Shares, debentures and other securities		$29,500 00
Cash on deposit in Traders' Bank, Toronto	$3,678 36	
" Bank of Commerce	362 45	
		4,040 81
Undertakings, unassessed amount	$39,397 90	
Less residue of premium notes given for re-insurance	16,448 73	
		22,949 17
Office furniture (not extended) $653 85		
Interest	$ 686 32	
Fire equipment	482 54	
Uncollected premiums	2,465 24	
Due on second call on stock	700 00	
Loans on stock	32,040 00	
		35,974 10
All other assets		4,888 98
Total assets		$97,353 06
Capital stock uncalled		$98,000 00

LIABILITIES.

Adjusted losses	$4,423 46
Re-insurance reserve	464 29
Other liabilities, Hand-in-Hand Insurance Company	6,691 32
Total liabilities to public	$11,579 07
Liability to stockholders—	
Paid up stock	$23,800 00

Revenue Account.

Cash received as first payments or deposits, being part payment of premium notes		$40,433 75
" for interest		3,823 40
" cash premiums		1,318 29
" call on stock		50 00
" commission		2,476 62
" re-insurance claims		22,967 25
Total income		71,069 31

Expenditure.

Cash paid for law costs		$ 10 63
" statutory assessment, license, etc		78 47
" travelling expenses		547 01
" rent		400 00
" salaries, directors' and auditors' fees		5,789 96
" printing, stationery and advertising		329 52
" postage, telegrams and express		61 59
" sundries		60 63
Total expenses of management		$7,277 81
Cash paid for losses which occurred during 1893	$44,729 40	
" " " prior to 1893	3,200 00	
		47,929 40
" rebate		1,248 98
" re-insurance (premiums)		17,577 79
" dividends, shareholders		2,110 78
" " policy holders		3,499 74
Total expenditure		$79,644 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	$ c.
Mutual insurance	2,293,873 00
Cash	70,776 00
Re-insurance:	2,364,649 00
Mutual	966 397 00
Cash	
Net risks	1,398,252 00

MOVEMENT IN RISKS.

——	Number.	Amount.
Mutual system.		$ c.
Policies in force 31st December, 1892	538	2,252,597 00
Policies new and renewed during 1893	778	2,651,266 00
Gross number during 1893	1,316	4,903,863 00
Less expired or cancelled in 1893	786	2,609,990 00
Net risks in force on mutual system 31st December, 1893	630	2,293,873 00
Cash system.		
Policies in force 31st December, 1892	21	59,045 00
Policies taken during 1893 on cash system	32	107,109 00
	53	166,154 00
Less expired and cancelled in 1893	35	95,378 00
Net risks in force on cash system 31st December, 1893	18	70,776 00

BUSINESS TRANSACTED:

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	78,795 80	78,795 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	39,397 90	39,397 90
Amount of premium notes received during the year 1893	84,936 32	84,936 32
Residue of premium notes given for re-insurance	16,448 73	16,448 73

LIST OF STOCKHOLDERS.

Name.	Address.	Number of shares.	Amount of stock held.	Amount paid, being 20 per cent. of amount of stock held, 31st December, 1893.
			$ c.	$ c.
Armstrong, J. B	Guelph	50	5,000 00	1,000 00
Baird, A. H	Paris	10	1,000 00	200 00
Barber, John R	Georgetown	20	2,000 00	400 00
Baird, H. N	Toronto	30	3,000 00	600 00
Bell, Wm	Guelph	80	8,000 00	1,600 00
Burnett, J. S	Winterbourne	10	1,000 00	200 00
Elliott, R. W	Toronto	10	1,000 00	200 00
Forbes, Robert	Guelph	20	2,000 00	400 00
Goldie, Jas	"	70	7,000 00	1,400 00
Goldie & McCullough Co., Limited	Galt	60	6,000 00	1,200 00
Howland, W. H	Toronto	60	6,000 00	1,200 00
Hall, Jas. & Co	Brockville	20	2,000 00	400 00
Hilborn, Jacob	Blair	10	1,000 00	200 00
Karn, D. W. & Co	Woodstock	20	2,000 00	200 00
King Bros	Whitby	15	1,500 00	300 00
Mustard, H	Wyoming	10	1,000 00	200 00
Muskoka Mill and Lumber Co.	Toronto	50	5,000 00	1,000 00
McBride, Wm	Strathroy	10	1,000 00	100 00
McLaughlin & Moore	Toronto	25	2,500 00	500 00
McKay, Thos. & Co	Ottawa	10	1,000 00	200 00
McNally, Angus	Blair	10	1,000 00	200 00
Noble, Robert	Norval	30	3,000 00	600 00
Noxon Bros	Ingersoll	30	3,000 00	600 00
Neelon, S	St. Catharines	30	3,000 00	300 00
Norris, Jas	"	30	3,000 00	600 00
O'Neail, Thomas	Paris	5	500 00	100 00
Pattison, George	Preston	50	5,000 00	1,000 00
Riordon, Charles	Merritton	50	5,000 00	1,000 00
Saunby, J. D	London	20	2,000 00	400 00
Stewart, Robert	Guelph	10	1,000 00	200 00
Smith, R. H. Co., Limited	St. Catharines	10	1,000 00	200 00
Spink, J. L	Toronto	50	5,000 00	1,000 00
Scott, Hugh	"	30	3,000 00	600 00
Scott, Hugh (in trust)	"	50	5,000 00	1,000 00
Sutton, Wm	Simcoe	10	1,000 00	200 00
Sadler, Dundas & Co	Lindsay	30	3,000 00	600 00
Seagram, Jos. E	Waterloo	30	3,000 00	600 00
Storey, W. H	Acton	50	5,000 00	1,000 00
Taylor & Bates	St. Catharines	10	1,000 00	200 00
Whitelaw, C	Paris	10	1,000 00	200 00
Whitelaw, R	Woodstock	10	1,000 00	100 00
Wilson, Wm	Toronto	50	5,000 00	1,000 00
Walmsley, Thos	"	30	3,000 00	600 00
Total		1,225	122,500 00	23,800 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

Commenced business 1*st December*, 1863.

President—Wm. Davidson. | *Secretary*—Charles Packert.

Deposited in the Treasury of Ontario, $12,000.00.
Unassessed premium note capital, $138,982.31.

Assets.

Cash value of mortgages	$26,225 00	
Value of debentures	12,000 00	
		$38,225 00
Actual cash on hand at Head Office	$1,615 42	
" deposit in Canadian Bank of Commerce, Stratford	5,530 64	
		7,146 06
Cash in agents' hands acknowledged by them to be due, and considered good		2,873 97
Amount of instalments unpaid		2,158 79
" of short date notes, or due bills, less than one year overdue		461 67
" of premium notes in force, after deducting all payments thereon and assessments levied	$138,982 31	
" less residue of premium notes given for re-insurance	16,279 00	
		122,703 31
" office furniture and Goad's plans (not extended)	$1,966 78	
" of interest accrued		380 00
" due by other companies		1,013 38
Total assets		$174,962 18

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force, 31st December, 1893	$17,202 67
" losses supposed	1,653 35
" of sundries	236 10
Total liabilities	$19,092 12

Receipts.

Cash on hand as per last statement (not extended)	$11,535 92	
Cash received as first payment, being part payment of premium notes		$37,049 18
" for premiums on cash system		27,052 56
" for interest		2,399 76
" debentures matured, etc		10,931 00
" for re insurance		5,277 77
" for rebate		199 87
" extra premiums, transfer fees, etc		404 07
" amount withdrawn from savings bank		15,000 00
" loss cheques returned		883 48
" contra accounts		3,480 52
" sundry		80 73
Total receipts		$102,758 94

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents (including bonuses)	$11,171 87
" fuel and light	41 50
" investigation or adjustment of claims	628 64
" statutory assessment and license	168 27
" printing, stationery and advertising	866 90
" rent and taxes	220 67
" salaries, directors' and auditors' fees	4,113 20
" travelling expenses	697 60
" postage, telegrams and express	609 66
" law costs	24 15
" other expenses	229 13
Total expenses of management	$18,771 59

Miscellaneous payments :

Cash paid for losses which occurred during 1893	50,846 79
" re-insurance	6,156 81
" rebate	3,078 51
" debentures and other security	8,425 00
" deposit in savings bank	8,304 51
" contra accounts	4,870 10
Total expenditure	$100,453 31

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	173,990 00	4,055,321 00	4,229,311 00
Cash	1,192,353 00	2,148,247 00	3,340,600 00
Total at risk	1,366,343 00	6,203,568 00	7,569,911 00
Re-insured mutual system		344,453 00	344,453 00
" cash system	164,573 00	41,349 00	205,922 00
Total re-insurance	164,573 00	385,802 00	550,375 00
Net risks at 31st December, 1893	1,201,770 00	5,817,766 00	7,019,536 00

MOVEMENTS IN RISKS.

System of insurance.	Number.	Amount.
Mutual system.		$ c.
Policies in force, 31st December, 1892	3,075	4,052,525 00
" new and renewed during 1893	1,315	1,814,019 00
Gross number during 1893	4,390	5,866,544 00
Less expired and cancelled in 1893	1,256	1,637,233 00
Net risks in force on mutual system, 31st December, 1893	3,134	4,229,311 00
Cash system.		
Policies in force 31st December, 1892	3,019	2,543,902 00
" new and renewed during 1893	2,325	2,413,464 00
Gross number during 1893	5,344	4,957,366 00
Less expired and cancelled in 1893	1,692	1,616,766 00
Net risks in force on cash system, 31st December, 1893	3,652	3,340,600 00

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	6,609 96	197,225 00	203,835 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	3,874 04	135,108 27	138,982 31
Amount of premium notes received during the year 1893	6,913 96	84,371 73	91,285 69
Residue of premium notes given for re-insurance		16,279 00	16,279 00

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—GEO. RANDALL. | *Secretary*—C. M. TAYLOR.

Unassessed premium note capital, $238,144.56.

Deposited with Government of Ontario, $14,500 par value.

ASSETS.

Cash value of real estate, less encumbrances		$15,124 23
" mortgages		53,833 00
" shares, bonds, debentures and securities		18,000 00
Cash on deposit to the Company's credit, not drawn against, in the Molson's Bank, Waterloo	$5,923 84	
Cash on hand at head office	1,311 10	
		7,234 94
Cash in agents' hands, acknowledged by them to be due, and considered good		8,236 85
Amount unpaid of assessments levied during 1893		1,134 11
" of short date notes or due bills, less than one year overdue		2,035 40
" of premium notes in force, after deducting all payments thereon and assessments levied	$238,144 56	
Less residue of premium notes given for re-insurance	34,343 35	
		203,801 21
Office furniture and Goad's plans (not extended)	$2,495 85	
Amount of all other assets		3,435 33
" unpaid rent		61 00
Total assets		$312,896 07

LIABILITIES.

Amount of losses supposed or reported	$4,487 88
Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1893	54,911 94
Total liabilities	$59,399 82

Revenue.

Cash at head office as per last statement (not extended)	$9.96	
Cash received for mortgages paid off or reduced		$12,500 00
" as first payments, being part payment of premium notes		33,141 10
" for assessment of 1893		40,735 19
" " years prior to 1893		1,249 40
" premiums on cash system		80,989 82
" for interest		5,128 59
" transfer fees and additional premiums		738 03
" rent		775 00
" re-insurance		12,937 03
Total receipts		$188,194 16

Expenditure.

Expenses of management :

Amount paid for commission to agents, including bonus	$26,945 22
" law costs	164 90
" fuel and light	253 18
" investigation and adjustment of claims	1,676 98
" statutory assessment, license, etc	349 83
" printing, stationery and advertising	1,364 38
" taxes and rent	475 00
" salaries, directors' and auditors' fees	8,552 20
" postage, telegrams and express	1,279 64
" other expenses	1,314 40
Total expenses of management	$42,375 73

Miscellaneous payments :

Cash paid for losses which occurred before 1893	$1,856 83	
" " during 1893	122,090 77	
		$123,947 60
Cash paid for re-insurance	9,960 27	
" rebate, abatement and returned premiums	8,278 12	
		18,238 39
" debentures, mortgages, etc		10,168 37
" sundries		17 44
Total expenditure		$194,747 53

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		5,188,232 00	5,188,232 00
Cash	2,259,724 00	11,255,325 00	13,515,049 00
Total	2,259,724 00	16,443,557 00	18,703,281 00
Re-insured.			
Mutual		574,774 00	574,774 00
Cash	115,383 00	63,444 00	178,827 00
Total	115,383 00	638,218 00	753,601 00
Net risks carried by Company, 31st Dec., 1893	2,144,340 00	15,805,339 00	17,949,679 00

MOVEMENT IN RISKS.

System of insurance.	Number.	Amount.
Mutual system.		$ c.
Policies in force 31st December, 1892	3,152	4,808,007 00
Policies new and renewed during 1893	1,645	2,220,824 00
Gross number during 1893	4,797	7,028,831 00
Less expired and cancelled in 1893	1,223	1,840,599 00
Net risks in force on mutual system, 31st December, 1893	3,574	5,188,232 00
Cash system.		
Policies in force, 31st December, 1892	13,552	11,882,110 00
Policies new and renewed during 1893	7,194	7,657,234 00
Gross number during 1893	20,746	19,539,344 00
Less expired and cancelled in 1893	5,626	6,024,295 00
Net risks in force on cash system, 31st December, 1893	15,110	13,515,049 00

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December 1894.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	422,673 55	422,673 55
Amount of premium notes, after deducting all payments thereon and assessments levied	238,144 56	238,144 56
Amount of premium notes received during the year 1894	166,528 01	166,528 01
Reinsurance.		
Results of premium notes given by the Company for reinsurance	34,343 35	34,343 35

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business, September, 1840.

President—FRED W. STONE. *Secretary*—CHARLES DAVIDSON.

Unassessed premium note capital, $125,834 02.
Deposited in the Provincial Treasury, $14,000.00.

ASSETS.

Cash value of securities held by Company		$14,000 00
Cash on hand at head office	$1,102 18	
Cash on deposit to Company's credit in Bank of Commerce, Guelph	6,698 73	
		7,800 91
Cash in agents' hands, acknowledged by them to be due, and considered good		1,487 24
Amount unpaid of assessments levied during 1893		785 52
Amount unpaid of assessments levied in prior years (not extended)	$52 54	
Amount unpaid due bills less than one year overdue		593 29
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$125,834 02	
Amount, less given for re-insurance	1,515 56	
		124,318 46
Amount office furniture, etc. (not extended)	$1,518 21	
Total assets		$148,985 42

LIABILITIES.

Amount of losses adjusted	$ 239 50
" resisted losses	1,500 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1893	11,980 31
Total liabilities	$13,719 81

RECEIPTS.

Cash at head office, as per last statement (not extended)	$10,327 80	
Cash received as first payments, being part payment of premium notes		$12,246 99
" for assessments levied in 1893		17,427 66
" " years prior to 1893		479 69
" premiums on cash system		17,230 23
" for interest		947 95
" for promissory notes		408 49
" for rent		100 00
" for carpenters' risks and fees		80 01
" other sources, agents' balances, 1892		1,062 77
" reinsurance on losses		2,000 00
Total receipts		$51,983 79

Expenditure.

Expenses of management :

Amount paid for commission to agents	$8,274 93
" law costs	315 16
" fuel and light	17 75
" investigation and adjustment of claims	350 55
" statutory assessment and license fee	125 47
" printing, stationery and advertising	946 78
" rent and taxes	312 40
" salaries, directors' and auditors' fees	5,365 20
" travelling and company's inspector's expenses	500 18
" postage, telegrams and express	784 02
Expenses of management	$16,992 44

Miscellaneous payments :

Cash paid for losses which occurred during 1893	$32,861 62	
" " " prior to 1893	2,044 04	
		34,905 66
" rebate, abatement and returned premiums		1,854 55
" re-insurance		683 07
" Goad's plans, etc		74 96
Total expenditure		$54,510 68

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
Insurance.	$ c.	$ c.	$ c.
Mutual	...	2,656,924 33	2,656,924 33
Cash	788,090 23	1,478,673 25	2,266,763 48
Total	788,090 23	4,135,597 58	4,923,687 81
Less re-insurances :			
Mutual	...	18,285 00	18,285 00
Cash	27,720 83	...	27,720 83
Total	27,720 83	18,285 00	46,005 83
Net risks actually carried at 31st December, 1893	760,369 40	4,117,312 58	4,877,681 98

MOVEMENT IN RISKS.

——	Number.	Amount.
		$ c.
Mutual system.		
Policies in force 31st December 1892	2,153	2,696,049 38
" new and renewed during 1893	834	1,051,315 66
Gross number during 1893	2,987	3,747,365 04
Less expired and cancelled in 1893	937	1,090,440 71
Net risks in force on mutual system 31st December, 1893	2,050	2,656,924 33
Cash system.		
Policies in force 31st December, 1892	1,921	1,859,313 32
" taken during 1893	1,271	1,282,907 31
Gross number during 1893	3,192	3,142,220 63
Less expired and cancelled in 1893	785	875,457 15
Net risks in force on cash system 31st December, 1893	2,407	2,266,763 48

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	183,987 09	183,987 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,834 02	125,834 02
Amount of premium notes received during the year 1893	76,243 71	76,243 71
Amount of residue premium notes given for re-insurance	1,515 56	1,515 56

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

CASH-MUTUAL FIRE INSURANCE COMPANIES.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1893.

Name of company.	Value of real estate and incumbrances.	Mortgages, bonds, debentures or other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balance.	Short date notes or due bills.	Due on assessments and instalments of 1893.	Unassessed premium note.	All other assets.	Total assets.	Subscribed capital stock or guarantee uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	15,000 00	41,590 37	.....	18,227 61	373 95	1,650 09	2,900 15	210,942 76	1,328 68	292,013 61	.....
Fire Insurance Exchange	.....	19,860 00	.....	3,404 79	.....	.....	.....	10,228 05	1,359 40	34,852 24	200,000 00
Gore District Mutual	9,962 60	103,223 13	6,190 06	45,923 23	3,888 10	485 98	.....	187,260 37	.....	356,933 47	.....
Hand-in-Hand	.....	51,268 83	627 39	6,901 09	9,716 52	.....	.....	10,144 93	.....	78,658 76	80,000 00
Millers' and Manufacturers'	.....	61,540 00	.....	4,040 81	.....	.....	.....	22,949 17	8,823 08	97,353 06	98,000 00
Perth Mutual	.....	38,225 00	380 00	7,146 06	2,873 97	461 67	2,158 79	122,703 31	1,013 38	174,962 18	.....
Waterloo Mutual	15,124 23	71,833 00	3,435 33	7,234 94	8,236 85	2,035 40	1,134 11	203,801 21	61 00	312,896 07	.....
Wellington Mutual	.....	14,000 00	.....	7,800 91	1,487 24	593 29	785 52	124,318 46	.....	148,985 42	.....
Total	40,086 83	401,540 33	10,632 78	100,679 44	26,576 63	5,226 43	6,978 57	892,348 26	12,585 54	1,496,654 81	.....

Government deposits are as follows: Economical, $22,535.37; Fire Insurance Exchange, $5,000 cash, and subscribed guarantee capital, $200,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $14,500; Wellington, $14,000.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Losses unpaid at December 31st, 1893, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of the gross premium.	Unpaid loans.	All other liabilities.	Total liabilities.	Number of policies.	Amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	6,720 00	14,212 00			20,932 00	8,429	8,599,457 00
Fire Insurance Exchange	2,220 06	2,488 92		4 082 27	8,791 25	554	1,561,190 58
Gore District Mutual	4,690 40	32,649 52	1,000 00	140 82	41,480 74	9,253	10,902,814 66
Hand in-Hand	2,220 06	6,939 84		290 00	9,449 90	1,063	*2,875,358 00
Millers' and Manufacturers'	4,423 46	464 29		6,691 32	11,579 07	648	2,364,649 00
Perth Mutual	1,653 35	17,202 67		236 10	19,092 12	6,786	7,569,911 00
Waterloo Mutual	4,487 88	54,911 94			59,399 82	18,684	18,703,281 00
Wellington Mutual	1,739 50	11,980 31			13,719 81	4,457	4,923,678 81
Total	28,154 71	140,849 49	4,000 00	11,440 51	184,444 71	49,874	57,500,349 05

Government deposits are as follows: Economical, $22,535.37; Fire Insurance Exchange, $5,000 cash, and subscribed guarantee capital, $200,000; Gore District, $20,000; Hand in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $14,500; Wellington, $14,000.

*Hand in-Hand Insurance Company also reported at 31st December, 1893, the following plate glass insurance: No. of risks, 718; amount, $177,120.24.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1893.

Name of company.	First payments on premium notes.	Assessments of 1893.	Assessments before 1893.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums.	Investments, mortgages discharged or securities sold.	Other sources.	Reinsurance, account of losses.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	45,739 34	.....	.....	.....	32,520 86	2,683 07	117 75	.....	1,146 67	.....	82,207 69
Fire Insurance Exchange	12,336 14	.....	.....	.....	5,123 56	1,156 42	.....	10,774 00	.....	2,250 00	31,940 12
Gore District	24,806 85	38,792 28	3,291 10	4,200 00	45,995 93	6,810 73	757 54	.....	12,091 00	5,211 21	141,956 64
Hand-in-Hand	15,130 85	.....	.....	.....	16,377 13	1,752 73	.....	23,740 00	712 86	7,007 97	64,721 54
Millers' and Manufacturers'	40,433 75	.....	.....	.....	1,318 29	3,823 40	.....	.....	2,526 62	22,967 25	71,069 31
Perth Mutual	37,049 18	.....	.....	*3,480 52	27,052 56	2,399 76	684 67	10,931 00	†15,883 48	5,277 77	102,758 94
Waterloo Mutual	33,141 10	40,735 19	1,249 40	.....	80,989 82	5,128 59	738 03	12,500 00	775 00	12,937 03	188,194 16
Wellington Mutual	12,246 99	17,427 66	479 69	408 49	17,230 23	947 95	180 01	.....	1,062 77	2,000 00	51,983 79
Total	220,884 20	96,955 13	5,020 19	8,089 01	226,908 38	24,702 65	2,478 00	57,945 00	34,198 40	57,651 23	734,832 19

* Contra accounts.

† Savings bank, etc.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Investment.	Amount paid for losses.	Commission and bonus to agents.	Costs in law.	Reinsurance.	Rebate on returned premiums.	Interest.	Dividends and refunds to members.	Statutory assessments, also fees for licenses and certificates.	Salaries and general expenses account.	All other payments.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical		57,230 83	14,920 77	248 69	1,151 84	779 64			179 53	10,020 80	1,731 33	86,263 43
Fire Insurance Exchange	16,434 00	13,154 95	1,519 97		1,882 46	774 19		1,000 00	58 44	2,665 43	321 93	37,811 37
Gore District		70,475 42	17,770 02	80 00	7,714 93	3,028 47		12,091 79	243 61	11,476 55	429 16	123,309 95
Hand-in-Hand	33,375 00	20,986 97	5,009 72		13,233 67	1,700 49		2,000 00	95 13	2,337 48	58 95	78,797 41
Millers' and Manufacturers'		47,929 40		10 63	17,577 79	1,248 98		5,610 52	78 47	7,188 71		79,644 50
Perth Mutual	8,425 00	50,846 79	11,171 87	24 15	6,156 81	3,078 51			168 27	7,407 30	*13,174 61	100,453 31
Waterloo Mutual	10,168 37	123,947 60	26,945 22	164 90	9,960 27	8,278 12			349 83	14,915 78	17 44	194,747 53
Wellington Mutual		34,905 66	8,274 93	315 16	683 07	1,854 55			125 47	8,276 88	74 96	54,510 68
Total	68,402 37	419,477 62	85,612 50	843 53	58,360 84	20,742 95		20,702 31	1,298 75	64,288 93	15,808 38	755,538 18

* Deposit savings bank, and contra accounts.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1893.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index-Register at the end of the volume.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index-Register at the end of the volume.

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

President—THOMAS WELLBANKS. | *Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, $24,662.42.

ASSETS.

Amount cash in bank	$ 196 58
" unpaid of assessments levied in 1893	184 20
" " " prior years	429 25
" of premium notes in force, after deducting all payments thereon and assessments levied	24,662 42
Total assets	$25 472 45

LIABILITIES.

Supposed losses	$ 299 50
Promissory notes	900 00
Interest	18 60
Total liabilities	$1,218 10

RECEIPTS.

Cash first payments, being part payment of premium notes	$ 841 71
" assessments levied in 1893	1,050 00
" in years prior to 1893	295 34
" borrowed during 1893	900 00
" transfers	9 50
Total receipts	$3,096 55

EXPENDITURE.

Expenses of management :	
Amount paid for commission to agents	$ 150 00
" interest	15 20
" salaries, directors' and auditors' fees	420 90
" statutory assessment and license	26 42
" printing, stationery and advertising	61 47
" investigation and adjustment of claims	6 50
" rent and taxes	2 00
" postage, telegrams, etc	6 15
Total expenses of management	$ 688 64
Cash paid for losses which occurred during 1893	1,712 70
" repayment of loan	500 00
" rebate	6 25
Total expenditure	$2,907 59

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Amount.
	$ c.	$ c.
Mutual	968,018 00	968,018 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	766	1,021,953 00
" new and renewed during 1893	300	390,965 00
Gross number during 1893	1,066	1,412,918 00
Less expired and cancelled in 1893	334	444,900 00
Net risks in force on mutual system 1st December, 1893	732	968,018 00

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

President—JOSEPH SCOTT. | *Secretary*—F. M. SCOTT.

Unassessed premium note capital, $12,162.28.

ASSETS.

Cash on hand	$ 598 04
Unpaid of assessments levied during 1893	131 24
Unassessed premium notes	12,162 28
Total assets	$12,891 56

LIABILITIES—None.

RECEIPTS.

Cash received at taking application	$ 294 50
" as first payments	47 90
" for assessments levied during 1893	879 03
" for assigning policy	1 00
Total receipts	$1,222 43

EXPENDITURE

Cash paid agents' commission	$ 274 00
" statutory assessment	7 35
" printing, stationery and advertising	25 75
" postage, etc	9 40
" salaries, directors' and auditors' fees	25 00
" rent and taxes	6 50
	$348 00

Miscellaneous :

Cash paid losses of 1893	257 50
" loan	18 89
Total expenditure	$ 624 39

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	440,380 00	440,380 00

MOVEMENT IN RISKS.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	92	112,050 00
" taken during 1893	280	335,380 00
Total number and amount in force 31st December, 1893	372	447,430 00
Deduct expired and cancelled in 1893	8	7,050 00
Net risks in force at 31st December, 1893	364	440,380 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	13,422 90	13,422 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	12,162 28	12,162 28
Amount of premium notes received during the year	10,061 40	10,061 40

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

President—H. B. AYLSWORTH. | *Secretary*—M. C. BOGART.

Unassessed premium note capital, $26,857.87.

ASSETS.

Cash in agents' hands		$ 321 07
Actual cash on hand at head office		24 46
Amount unpaid of assessments levied during 1893		22 85
" special assessments levied		926 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		26,857 87
Total assets		$28,153 00

LIABILITIES.

Amount of promissory notes		$ 850 00
Total liabilities		$ 850 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$19 45	
" received as first payments, being part payment of premium notes		$ 655 93
" " for assessments levied in 1893		1,796 51
" " " before 1893		257 91
" " borrowed money		250 00
" " special assessment		2,679 76
" " interest		10 10
" " chattel mortgage		100 00
Total receipts		$5,750 21

EXPENDITURE.

Expenses of management :

Amount paid for commission and agents' fees	$ 93 21
" statutory assessment and license fee	26 83
" drafting by-laws	10 00
" printing and stationery	27 00
" salaries, directors' and auditors' fees	322 74
" postage, etc	34 94
" interest	290 02
" investigation and adjustment of claims	11 75
" law costs	227 83
Total expenses of management	$1,044 32

Miscellaneous payments :

Cash paid for losses which occurred during 1893	756 00
" " " prior to 1893	350 00
" rebate	19 03
Payment on loans	3,500 00
Other expenditure	75 85
Total expenditure	$5,745 20

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	997,245 00	997,245 00
Reinsurance	3,000 00	3,000 00
Net risks 31st December, 1893	994, 245 00	994,245 00

MOVEMENT IN RISKS.

Mutual system

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	776	1,040,386 00
Policies new and renewed during 1893	224	262,895 00
Gross number during 1893	1,000	1,303,281 00
Less expired or cancelled in 1893	218	306,036 00
Net risks in force on mutual system 31st December, 1893	782	997,245 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Total.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	35,528 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,857 87
Amount of premium notes received during the year 1893	13,655 67

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876

President—JOHN ESSERY. | *Secretary*—THOMAS CAMERON.

Unassessed premium note capital, $85,311.02.

ASSETS.

Actual cash on hand at head office		$ 785 51
Amount unpaid of assessment levied during 1893		480 42
" " " in prior years (not extended)	$74 92	
" of premium notes in force, after deducting all payments thereon and assessments levied		85,311 02
Total assets		$86,576 95

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,297 27	
" received for assessments levied in 1893		$4,399 09
" " " before 1893		299 16
" borrowed		375 00
" received for interest		3 75
Total receipts		$5,077 00

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$ 12 00
" investigation of claims	25 00
" commission	65 87
" interest	17 00
" statutory assessment and license	70 80
" printing, stationery and advertising	78 75
" rent and taxes	1 40
" salaries, directors' and auditors' fees	308 04
" travelling expenses	23 00
" postage, telegrams and express	73 49
" fuel and light	25 00
Expenses of management	$700 35

Miscellaneous payments:

Amount paid for losses which occurred during 1893	$3,026 16	
" " " prior to 1893	1,487 25	
		$4,513 41
" of loan repaid		375 00
Total expenditure		$5,588 76

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893

System.	Four years.	Total
	$ c.	$ c.
Mutual	3,339,845 00	3,339,845 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,941	3,139,270 00
" new and renewed during 1893	732	1,151,920 00
Gross number during 1893	2,673	4,291,190 00
Less expired and cancelled in 1893	605	951,345 00
Net risks in force on mutual system 31st December, 1893	2 068	3,339,845 00

CLASSIFICATION OF RISKS:

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December 1893.

——	Total.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	94,217 28
Amount of all premium notes, after deducting all payments thereon and assessments levied	85,311 02
Amount of premium notes received during the year 1893	34,417 87

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

President—OSCAR MCMICHAEL. | *Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, $31,996.92.

ASSETS.

Actual cash on hand at head office		$ 472 07
Amount of premium notes in force, after deducting all payments thereon and assessments levied		31,996 92
Amount of assessments levied during 1893 still unpaid		89 08
" " " prior " "		2 40
Total assets		$32,560 47

LIABILITIES.

Amount of promissory notes		$1,000 00
" interest		27 50
Total liabilities		$1,027 50

RECEIPTS.

Cash at head office, as per last statement	$1,672.13	
" received at taking of application		$ 133 50
" " as first payment		624 63
" " for assessments levied in 1893		3,159 10
" " " " prior to 1893		35 26
" borrowed money		1,000 00
Total receipts		$4,952 49

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment	$ 29 58
" investigation of claims	12 30
" printing and advertising	40 90
" salaries, directors' and auditors' fees	297 55
" postage and stationery	25 22
" other expenses	39 32
Expenses of management	444 87
Amount paid for losses which occurred during 1893	5,707 68
Total expenditure	$6,152 55

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,189,857 00	1,189,857 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	799	1,172,112 00
" new and renewed during 1893	267	392,405 00
Gross number during 1893	1,066	1,564,517 00
Less expired and cancelled in 1893	278	374,660 00
Net risks in force on mutual system 31st December, 1893	788	1,189,857 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	38,248 84	38,248 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,996 92	31,996 92
Amount of premium notes received during the year 1893	12,478 36	12,478 36

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

President—ARCH'D McCOLL. | *Secretary*—W. A. GALBRAITH.

Unassessed premium note capital, $22,427.83.

ASSETS.

Cash on hand at head office	$ 279 80	
" in Imperial Bank, St. Thomas	1,162 00	
		$ 1,441 80
Amount of unpaid assessments levied during 1893		194 85
Amount of unassessed premium note capital		22,427 83
" notes less than one year overdue		45 70
Office safe (not extended)	$110 00	
Total assets		$24,110 18

LIABILITIES—None.

RECEIPTS.

Cash on hand as 31st Dec., 1892, (not extended)	$584 77	
Amount of cash received for first payments		$ 486 33
" " " assessments levied in 1893		1,001 28
" " " " prior to 1893		24 48
" " " interest		12 00
Total income		$1,524 09

EXPENDITURE.

Expenses of management:

Amount paid for postage, etc	$ 21 10
" statutory assessment and license	20 69
" printing, stationery and advertising	43 03
" salaries, directors' and auditors' fees	165 50
" travelling expenses	15 00
" rent and taxes	4 00
" sundries	26 74
Total expenses of management	296 06
Cash paid for losses which occurred during 1893	371 00
Total expenditure	$667 06

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	841,420 00	841,420 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	666	748,465 00
" new and renewed during 1893	281	325,845 00
Gross number during 1893	947	1,074,310 00
Deduct expired and cancelled in 1893	201	232,890 00
Net risks in force 31st December, 1893	746	841,420 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	25,242 60	25,242 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,427 83	22,427 83
Amount of premium notes received during the year 1893	9,775 35	9,775 35

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

President—DANIEL SUTON. | *Secretary*—WM. H. ELLIOTT.

Unassessed premium note capital, $17,942.06.

ASSETS.

Actual cash on hand at head office	$ 11 05	
Cash on deposit to the Company's credit, not drawn against, in Southern Loan and Savings Company, St. Thomas	1,098 80	
		$ 1,109 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		17,942 06
Amount of assessments of 1893, still unpaid		4 16
Total assets		$19,056 07

LIABILITIES—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$552 30	
Cash received as first payments, being part payment of premium notes		$ 816 60
" for assessments of 1893		1,351 84
" for transfer fees and engine licenses		30 50
" for interest		29 06
Total receipts		$2,228 00

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license	$ 18 44
" printing, stationery and postage	54 48
" salaries, directors' and auditors' fees	200 00
" fuel and light	4 50
" investigation of claims	3 00
" other expenses	10
Total expenses of management	$280 52

Miscellaneous payments :

Cash paid for losses which occurred during 1893	1,386 93
" rebate	3 00
Total expenditure	$1,670 45

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Over one but under two years.	Over two but under three years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	7,200 00	7,400 00	680,386 00	694,986 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	450	640,925 00
" new and renewed during 1893	224	332,061 00
Gross number and amount in force 31st December, 1893	674	972,986 00
Less expired and cancelled in 1893	194	278,000 00
Net risks in force 31st December, 1893	480	694,986 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Over one but under two year risks.	Over two but under three year risks.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment	106 88	185 00	20,302 96	20,594 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	94 77	161 89	17,685 40	17,942 06
Amount of premium notes received during the year 1893	77 00	110 75	9,643 33	9,831 08

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

President—EDWIN HOOVER. | *Secretary*—J. W. HOLMES.

Unassessed premium note capital, $27,587.75.

ASSETS.

Actual cash on hand at head office	$ 169 54
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	27,587 75
" of agents' balances	303 06
Total assets	$28,060 35

LIABILITIES—None.

RECEIPTS.

Cash as per last statement (not extended)	$2 70	
" at taking of applications		$ 140 87
" received as first payments, being part payment of premium notes at head office		226 30
" assessments levied in 1893		1,466 95
Total receipts		$1,834 12

EXPENDITURE.

Expenses of management:

Amount paid for fuel and caretaker	$ 2 00
" statutory assessment and license	22 85
" printing, stationery and advertising	48 25
" salaries of directors' and auditors' fees	79 80
" postage, telegrams and express	3 01
" travelling expenses	3 00
" secretary's salary	140 87
Total expenses of management	$ 299 78
Amount paid for losses which occurred in 1893	1,192 50
" repayment of loans	175 00
Total expenditure	$1,667 28

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	902,290 00	902,290 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	704	851,365 00
" new and renewed during 1893	227	280,850 00
Gross number during 1893	931	1,132,215 00
Less expired or cancelled in 1893	193	229,925 00
Net risks in force on mutual system, 31st December, 1893	738	902,290 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	33,142 73	33,142 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,587 75	27,587 75
Amount of premium notes received during the year 1893	11,374 75	11,374 75

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

President—DANIEL TURNER. | *Secretary*—R. N. STAFFORD.

Unassessed premium note capital, $29,795.58

ASSETS.

Cash on deposit to Company's credit in Imperial Bank at St. Thomas	$230 45	
Actual cash in hand at head office	205 06	
		$ 435 51
Amount unpaid of assessments levied during 1893		412 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied		29,795 58
Total assets		$30,643 52

LIABILITIES—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,134 49	
Cash received for assessments levied in 1893		$828 41
" " prior to 1893		245 61
" interest		23 20
Total receipts		$1,097 22

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$21 38
" printing and stationery	31 50
" salaries, directors' and auditors' fees	193 50
" postage, etc	11 82
" travelling expenses	10 00
" rent and taxes	8 00
Total expenses of management	$276 20

Miscellaneous payments:

Cash paid for losses which occurred during 1893	1,520 00
Total expenditure	$1,796 20

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	838,050 00	838,050 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	487	780,795 00
" taken during 1893	194	326,250 00
Gross number during 1893	681	1,107,045 00
Less expired and cancelled in 1893	163	268,995 00
Net risks in force on mutual system, 31st December, 1893	518	838,050 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	33,522 00	33,522 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		29,795 58
Amount of premium notes received during the year 1893		13,050 00

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

Commenced business 20th May, 1876.

President—DONALD ROSS. | *Secretary*—W. J. SHANNON.

Unassessed premium note capital, $81,385.62.

ASSETS.

Actual cash in Bank of Commerce, Seaforth		$ 402 30
Amount unpaid of assessment levied during 1893		314 95
" " " prior to 1893 (not extended)	$60 55	
" of premium notes in force, after deducting all payments thereon and assessments levied		81,385 62
" safe and letter press (not extended)	$100 00	
Total assets		$82,002 87

LIABILITIES.

Amount of adjusted losses	$ 600 00
" borrowed money	3,000 00
Total liabilities	$3,600 00

RECEIPTS.

Amount of cash at head office, as per last statement (not extended)	$387 61	
Cash received for assessments levied in 1893		$5,084 80
" " years prior to 1893		187 75
" transfer fees, etc		6 72
" borrowed money		4,400 00
Total receipts		$9,679 27

EXPENDITURE.

Expenses of management:

Amount paid for postage, etc	$ 31 99
" commission	65 75
" law costs	5 00
" statutory assessment and license	59 39
" printing, stationery and advertising	55 35
" salaries, directors' and auditors' fees	607 75
" interest	173 70
" fuel and light	21 40
" rent and taxes	10 00
" travelling expenses	15 00
" other expenses	20 60
Total expenses of management	$1,065 93

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$5,751 65	
" " " prior to 1893	1,447 00	
		7,198 65
" repayment loans		1,400 00
Total expenditure		$9,664 58

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	2,570,845 00	2,570,845 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Net risks in force on mutual system 31st December, 1893	1,789	2,570,845 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$.
Amount of face of all premium notes held by Company, and legally liable to assessment	90,179 02	90,179 02
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,385 62	81,385 62
Amount of premium notes received during the year 1893	36,308 70	36,308 70

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13*th May*, 1879.

President—CHAS. GIRVIN. | *Secretary*—J. M. ROBERTS.

Unassessed premium note capital, $98,363.86.

ASSETS.

Actual cash on hand at head office	$ 177 29	
" in Bank of Hamilton, Lucknow	1,500 00	
		$1,677 29
Amount unpaid of assessments levied during 1893		498 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		98,363 86
Total assets		$100.540 00

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$689 33	
Cash received for assessments levied in 1893		$3,579 20
" " " " before 1893		262 08
" transfer fees and special assessment		94 29
" on loan		1,000 00
Total receipts		$4,935 57

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 55 88
" fuel and light	39 00
" printing, stationery and advertising	59 00
" salaries, directors' and auditors' fees	604 00
" postage, telegrams and express	71 79
" travelling expenses	87 10
" investigation of claims	29 17
" law costs	35 00
" other expenses	8 00
Total expenses of management	$988 94

Miscellaneous payments:

Cash paid for losses which occurred during 1893	1,951 25
" rebate	7 42
" repayment of loans	1,000 00
Total expenditure	$3,947 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.
Mutual	919,005 00	1,701,635 00	2,620,640 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,994	2,427,297 00
" new and renewed during 1893	780	950,185 00
Gross number during 1893	2,774	3,377,482 00
Less expired and cancelled in 1893	635	756,842 00
Net risks in force on mutual system, 31st December, 1893	2,139	2,620,640 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	36,760 20	68,065 40	104,825 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,109 18	66,254 68	98,363 86
Amount of premium notes received during the year 1893		38,007 40	38,007 40

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

President—DUNCAN MCINTOSH. | *Secretary*—PETER SMITH.

Unassessed premium note capital, $25,298.43.

ASSETS.

Cash on hand at head office	$	106 48
" premium notes in force, after deducting all payments thereon and assessments levied		25,298 43
Total assets		$25,404 91

LIABILITIES.

Adjusted claim	$8 00
Total	$8 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$246 00	
Cash received for assessments levied (prior to 1893)		$23 43
Total receipts		$23 43

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$5 00
" statutory assessment and license	22 42
" salaries, etc	80 00
" printing, stationery and advertising	24 40
" postage, telegrams and express, etc	5 88
" investigation of claims	4 00
" fuel and light	1 25
Total expenses of management	$142 95
Amount paid for losses incurred in 1893	20 00
Total expenditure	$ 162 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	911,000 00	911,000 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	451	875,220 00
" taken during 1893	166	326,470 00
Gross number during 1893	617	1,201,690 00
Less expired and cancelled in 1893	158	290,690 00
Net risks in force on mutual system 31st December, 1893	459	911,000 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

——	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	27,332 00	27,332 00
Amount of all premium notes on policies in force 31st December, 1893, after deducting all payments thereon and assessments levied	25,298 43	25,298 43
Amount of premium notes received during the year 1893	9,794 10	9,794 10

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 15*th August*, 1861.

President—THOMAS LOCKHART. | *Secretary*—GEORGE MIDDLEMAS.

Unassessed premium note capital, $60,811.15.

ASSETS

Amount of cash on hand at head office	$ 12 61	
" in Bank of Commerce, Woodstock	680 00	
		$ 692 61
Amount of premium notes in force, after deducting all payments thereon and assessments levied		60,811 15
Amount unpaid of assessments of 1893		91 70
" " prior years		2 60
Total assets		$61,598 06

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$966 29	
Cash received for assessments levied during 1893		$1,122 10
" " of prior years		70 30
" for interest		7 85
" borrowed		230 00
Total receipts		$1,430 25

EXPENDITURE.

Expenses of management:

Amount paid for interest		$ 7 85
" printing, stationery and advertising		8 38
" travelling expenses		6 50
" salaries, directors' and auditors' fees		88 00
" rent and taxes		8 70
" postage, telegrams and express		10 07
" statutory assessment		29 59
" sundries		4 84
Total expenses of management		$ 163 93
Cash paid for losses which occurred during 1893		1,310 00
" in repayment of loans		230 00
Total expenditure		$1,703 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	1,259,600 00	1,259,600 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	486	1,172,600 00
" new and renewed during 1893	94	213,650 00
Gross number during 1893	580	1,386,250 00
Less expired and cancelled in 1893	56	126,650 00
Net risks in force on mutual system 31st December, 1893	524	1,259,600 00

CLASSIFICATION OF RISKS:

Farm property exclusively.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Four years risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	62,980 00	62,980 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	60,811 15	60,811 15
Amount of premium notes received during the year 1893	10,432 50	10,432 50

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business the 28th December, 1871.

President—WERNER YOUNGBLUT. *Secretary*—W. S. RUSSELL

Unassessed premium note capital, $100,776.87.

ASSETS.

Cash on hand, head office		$ 100 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied		100,776 87
" unpaid of assessments of 1893		180 85
Total assets		$101,058 35

LIABILITIES.

Amount of promissory note		$1,200 00
Total liabilities		$1,200 00

RECEIPTS.

Cash at head office and in bank, as at last statement (not extended)	$1,058 33	
Cash received for assessments levied during 1893		$5,170 18
" " " prior to 1893		83 76
Cash borrowed		1,200 00
Total receipts		$6,454 24

EXPENDITURE.

Expenses of management :		
Amount paid for salaries, directors' and auditors' fees		$208 00
" statutory assessment and license fee		48 57
" printing, stationery and advertising		96 25
" postage, telegrams and express		1 41
" travelling expenses		14 00
" investigation of claims		12 00
" other expenses		7 00
" making assessment		50 00
" rent		7 00
" law costs		236 71
Expenses of management		680 94
Miscellaneous payments :		
Cash paid for losses which occurred during 1893		6,731 00
Total expenditure		$7,411 94

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	2,165,565 00	2,165,565 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,046	2,077,845 00
" new and renewed during 1893	130	220,120 00
Gross number during 1893	1,176	2,297,965 00
Less expired and cancelled in 1893	72	132,400 00
Net risks in force on mutual system, 31st December, 1893	1,104	2,165,565 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	108,278 25	108,278 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	100,776 87	100,776 87
Amount of premium notes received during the year 1893	11,006 00	11,006 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

President—JOHN RAMSEY. | *Secretary*—COLIN CAMPBELL.

Unassessed premium note capital, $39,001.53.

ASSETS.

Cash on hand at head office	$ 63 91	
" in bank, Guelph	156 86	
		$ 220 77
Amount of notes or due bills, less than one year overdue		87 36
" premium notes in force, after deducting all payments thereon and assessments levied		39,001 53
Total assets		$39,309 66

LIABILITIES.

Amount of bills payable	$700 00
Total liabilities	$700 00

RECEIPTS.

Cash received as first payment or deposit, being part payment of premium notes	$1,063 25
" for interest	29 24
Cash borrowed	700 00
Cash received from other sources	18 57
Total receipts	$1,811 06

EXPENDITURE.

Amount paid for statutory assessment and license fee	$ 20 47
" law costs	55 35
" travelling expenses	1 50
" rent and taxes	5 00
" printing, stationery, advertising, postage and telegrams	34 97
" adjustment of claims	18 00
" salaries, directors' and auditors' fees	156 70
Total expenses of management	$291 99
Miscellaneous payments :	
Amount paid for losses of 1893	2,083 85
" rebate	26 66
Total expenditure	$2,402 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,027,855 00	1,027,855 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	577	737,635 00
" new and renewed during 1893	374	524,250 00
Gross number during 1893	951	1,261,885 00
Less expired and cancelled in 1893	193	234,030 00
Net risks in force on mutual system 31st December, 1893	758	1,027,855 00

CLASSIFICATION OF RISKS:

Isolated and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	35,348 41	35,348 41
Amount of premium notes, after deducting all payments thereon and assessments levied	33,203 10	33,203 10
Amount of premium notes received during the year 1893	18,080 50	18,080 50

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15*th May*, 1856.

President—THOS. MCKAY. | *Secretary*—WM. DEANS.

Unassessed premium note capital, $153,292.08.

ASSETS.

Actual cash on hand		$ 41 60
Amount unpaid of assessments levied during 1893		414 32
" of assessments levied before 1893 (not extended)	$68 38	
" of premium notes in force, after deducting all payments thereon, and assessments levied		153,292 08
Total assets		$153,748 00

LIABILITIES.

Amount of adjusted losses	$1,000 00
" due treasurer	200 00
Total liabilities	$1,200 00

RECEIPTS.

Cash at head office, per last year's statement (not extended)	None.
" received for assessments levied in 1893	$8,665 50
" " in years prior to 1893	121 83
" borrowed	8,950 00
" received, cancelled policies	32 83
" other sources	56 05
Total receipts	$17,826 21

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	$100 62
" printing, stationery and advertising	51 75
" rent and taxes	69 15
" salaries, directors' and auditors' fees	761 05
" postage, telegrams and express	66 50
" investigation and adjustment of claims	33 25
" law costs	94 89
" interest	197 80
Total expenses of management	$1,375 01

Miscellaneous payments:

Cash paid for losses that occurred during 1893	7,322 00
" repayment of loan	8,950 00
" sundries	34 50
Total expenditure	$17,681 51

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	3,855,840 00	3,855,840 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,897	4,550,615 00
Policies taken during 1893	273	606,725 00
Total number and amount in force 31st December, 1893.	2,170	5,157,340 00
Deduct expired and cancelled in 1893	470	1,301,500 00
Net risks in force at 31st December, 1893	1,700	3,855,840 00

CLASSIFICATION OF RISKS:

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	170,337 75	170,337 75
Amount of all premium notes, after deducting all payments thereon, and assessments levied	153,292 08	153,292 08
Amount of premium notes received during the year 1893	27,135 25	27,135 25

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President—GEO. F. LACKNER. | *Manager*—LEVI STAUFFER.

Unassessed premium note capital, $165,477.93.

ASSETS.

Cash on hand in bank		$2,787 76
Amount unpaid of assessments levied during 1893		336 33
" " " in prior years (not extended)	$47 48	
" of premium notes in force, after deducting all payments thereon and assessments levied		165,477 93
Total assets		$168,602 02

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,096 95	
Cash received for assessments levied in 1893		$3,833 35
" " years prior to 1893		312 28
" interest		64 23
Total receipts		$4,209 86

EXPENDITURE.

Expenses of management:

Amount paid for rent and taxes		$25 00
" investigation and adjustment of claims		15 00
" law costs		7 18
" statutory assessment and license fee		69 11
" printing, stationery and advertising		68 10
" salaries, directors' and auditors' fees		651 80
" postage, telegrams and express		56 01
" travelling expenses		16 75
" other expenses		36 37
Expenses of management		$945 32

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$3,569 48	
" " " prior to 1893	4 25	
		3,573 73
Total expenditure		$4,519 05

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.
Mutual		3,453,090 00	3,453,090 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,665	3,058,601 00
" new and renewed during 1893	552	1,025,354 00
Gross number during 1893	2,217	4,083,955 00
Less expired and cancelled during 1893	318	630,865 00
Net risks in force on mutual system, 31st December, 1893	1,899	3,453,090 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment		174,709 00	174,709 00
Amount of premium notes, after deducting all payments thereon and assessments levied		165,477 93	165,477 93
Amount of premium notes received during the year 1893		51,686 00	51,686 00

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

President—HUGH ROBERTS. | *Secretary*—ANTON FRANK.

Unassessed premium note capital, $55,388.36.

ASSETS.

Actual cash at head office	$ 256 18
Amount unpaid of assessments levied in 1893	1,247 74
" " " prior to 1893	272 99
" of premium notes in force, after deducting all payments thereon and assessments levied	55,388 36
Total assets	$57,165 27

LIABILITIES.

Amount of supposed losses	$317 65
Total liabilities	$317 65

RECEIPTS.

Cash received for assessments levied in 1893	$6,155 30
" assessments levied in years prior to 1893	427 01
" borrowed money	3,220 00
Total receipts	$9,802 31

EXPENDITURE.

Expenses of management :

Amount paid for investigation and adjustment of claims	$32 00
" printing, etc	47 75
" salaries, directors' and auditors' fees	393 00
" statutory assessment	37 72
" postage, etc	56 44
" commission	21 25
" interest	136 15
" law costs	388 73
" other expenses	25 29
" travelling expenses	20 00
Expenses of management	$1,158 33

Miscellaneous payments :

Cash paid for losses which occurred prior to 1893	$ 644 00	
" " " during 1893	4,523 80	
		$5,167 80
" for repayment of loans		3,220 00
Total expenditure		$9,546 13

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	1,242,385 00	1,242,385 00

MOVEMENT OF RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,224	1,560,328 00
" new and renewed during 1893	205	250,300 00
Gross number during 1893	1,429	1,810,628 00
Less expired or cancelled in 1893	447	568,243 00
Net risks in force 31st December, 1893	982	1,242,385 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	65,248 05	65,248 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,388 36	55,388 36
Amount of premium notes received during the year 1893	13,016 00	13,016 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President JAMES W BENHAM. *Secretary*—HUGH BLACK.

Unassessed premium note capital, $18,063.43.

ASSETS.

Actual cash in hand at head office	$258 71	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	150 65	
		$ 409 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		18,063 43
Total assets		$18,472 79

LIABILITIES.—NONE.

RECEIPTS.

Cash on hand as per last statement (not extended)	$173 34	
Cash received as first payments, being part payment of premium notes		$516 73
" for interest		9 31
Total receipts		$526 04

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 15 15
" printing, postage, etc	26 96
" salaries, directors' and auditors' fees	41 00
" rent	2 00
" agents' fees	114 00
" other expenses	26 00
Total expenses of management	$225 11
Amount paid for losses which occurred during 1893	202 00
Total expenditure	$427 11

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	514,935 00	514,935 00

MOVEMENTS IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	238	483,735 00
" new and renewed during 1893	76	125,100 00
Gross number during 1893	314	608,835 00
Less expired and cancelled in 1893	64	93,900 00
Net risks in force on mutual system 31st December, 1893	250	514,935 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	20,049 75	20,049 75
Amount of premium notes, after deducting all payments thereon and assessments levied	18,063 43	18,063 43
Amount of premium notes received during the year 1893	5,895 50	5,895 50

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16*th February*, 1860.

President—JOHN J. HOBSON. | *Secretary*—MAJOR GEO. B. HOOD.

Unassessed note capital, $28,766.25.

ASSETS.

Actual cash on hand, head office	$ 11 04	
" " deposit in Bank of Commerce in Guelph	991 56	
		$1,002 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied		28,766 25
Total assets		$29,768 85

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$680 03	
Cash received as first payments, being part payment for premium notes		418 03
" " for interest		22 73
Total receipts		440 76

EXPENDITURE.

Expenses of management:		
Amount paid for statutory assessments and license fee		$ 18 24
" printing, stationery and advertising		12 25
" salaries, directors' and auditors' fees		59 00
" postage, etc		5 80
" other expenses		2 00
" travelling expenses		10 00
Expenses of management		107 29
Miscellaneous payments:		
Cash paid for losses which occurred in 1893		10 90
Total expenditure		$118 19

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	633,250 00	633,250 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	307	
" new and renewed during 1893	110	220,950 00
Gross number and amount during 1893	417	
Less expired and cancelled in 1893	99	
Net risks in force 31st December, 1893	318	633,250 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	30,077 25	30,077 25
Amount of premium notes, after deducting all payments thereon and assessments levied	28,766 25	28,766 25
Amount of premium notes received during the year 1893	10,571 25	10,571 25

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 1st July, 1887.

President—JAMES DUNCAN. | *Secretary*—JAS. McEWING.

Unassessed premium note capital, $22,162.25.

ASSETS.

Cash on hand at head office	$ 78 88	
Cash at Traders' Bank, Drayton	1,139 21	
		$1,218 09
Amount unpaid of assessments levied during 1893		138 79
" " prior to 1893		13 85
" short date notes less than one year overdue		50 76
" of premium notes in force, after deducting all payments thereon and assessments levied		22,162 25
Total assets		$23,583 74

LIABILITIES.—None.

RECEIPTS.

Cash on hand and in Traders' Bank as per last statement (not extended)	$1,326 27	
Cash received as first payments, being part payment of premium notes		$551 32
" for assessments levied in 1893		748 12
" " before 1893		148 84
" interest		26 10
Total receipts		$1,474 38

EXPENDITURE.

Expenses of management:

Amount paid for rent and taxes	$ 2 00
" agents' commission	108 10
" statutory assessment and license fee	20 05
" printing, stationery, advertising and postage	59 81
" salaries, directors' and auditors' fees	206 00
" investigation and adjustment of claims	12 00
" travelling expenses	11 00
" other expenses	2 00
" law costs	80
Expenses of management	$421 76

Miscellaneous payments:

Cash paid for losses which occurred during 1893	1,117 50
" rebate, abatements and returned premiums	43 30
Total expenditure	$1,582 56

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	806,935 00	806,935 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	555	717,420 00
" taken during 1893, new and renewed	271	352,425 00
Gross number and amount in force during 1893	826	1,069,845 00
Deduct expired and cancelled in 1893	218	262,910 00
Net risks in force 31st December, 1893	608	806,935 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	24,588 80	24,588 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,162 25	22,162 25
Amount of premium notes received during the year 1893	10,683 75	10,683 75

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

President—Wm. Rae. | *Secretary*– James Scott.

Unassessed premium note capital, $17,516.37.

Assets.

Cash on hand at head office	$0 04	
" deposit to Company's credit in Bank of Commerce, Guelph	355 00	
		$ 355 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied		17,516 37
Total assets		$17,871 41

Liabilities.—None.

Receipts.

Cash at head office as per last statement (not extended)	$453 85	
Cash received for membership fees, not being part payment of premium notes.		$ 13 00
" as first payments, being part payment of premium notes		224 66
" assessments of 1893		1,149 62
" interest		12 64
Total receipts		$1,399 92

Expenditure.

Expenses of management;

Amount paid for statutory assessment and license fee		$17 60
" printing, stationery and advertising		37 13
" salaries, directors' and auditors' fees		31 00
" postage, telegrams and express		10 25
" investigation of claims		5 00
" other expenses of management		5 50
Total expenses of management		$106 48
Amount paid for losses prior to 1893	$ 24 00	
" " of 1893	1,365 55	
		1,389 55
" rebate		2 70
Total expenditure		$1,498 73

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	648,265 00	648,265 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	311	610,890 00
" new and renewed during 1893	134	242,615 00
Gross number during 1893	445	853,505 00
Less expired and cancelled in 1893	114	205,240 00
Net risks in force on mutual system 31st December, 1893	331	648,265 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	19,523 95	19,523 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	17,516 37	17,516 37
Amount of premium notes received during the year 1893	7,354 45	7,354 45

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

President—Wm. Dawson. | *Secretary*—J. H. Ansley.

Unassessed premium note capital, $22,479.90.

Assets.

Cash in treasurer's and secretary's hands		$ 25 94
" Bank Commerce, Simcoe		32 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied		22,479 90
Amount unpaid of assessments levied during 1893		296 02
" " " prior to 1893, (not extended)	$441 81	
" short date notes		106 62
Total assets		$22,941 39

Liabilities.

Amount of claims reported	$ 550 00
" money borrowed	1,000 00
" salaries and directors' fees	140 00
Total liabilities	$1,690 00

Revenue Account.

Amount cash on hand 31st Dec., 1892 (not extended)	$438 61	
Cash received at taking of application		$ 28 35
Cash received as first payments on deposits, being part payment of premium notes		742 74
Cash received for assessments levied in 1893		2,843 47
" " " prior to 1893		74 15
Cash borrowed		3,545 65
Transfer fees		6 00
Total receipts		$7,240 36

Expenditure.

Expenses of management:

Amount paid for commission	$466 50
" printing, stationery and advertising	71 90
" statutory assessment and license	27 34
" salaries and auditors' fees for 1892	433 75
" postage, telegrams and express	17 00
" furniture, etc	1 00
" interest	22 40
" investigation of claims	35 90
Expenses of management *Carried forward*	$1,075 79

Amount brought forward		$1,075 79
Miscellaneous expenses:		
Cash paid for losses which occurred prior to 1893	$ 110 00	
" " " during 1893	1,820 60	
		1,930 60
" repayment of loans		4,600 00
" rebate		13 73
Total expenditure		$7,620 12

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,031,405 00	1,031,405 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,218	1,058,045 00
" new and renewed during 1893	330	265,790 00
Gross number during 1893	1,548	1,323,835 00
Less expired or cancelled in 1893	368	292,430 00
Net risks in force 31st December, 1893	1,180	1,031,405 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes legally liable to assessment	30,283 65	30,283 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,479 90	22,479 90
Amount of premium notes received during the year 1893.	7,796 86	7,796 86

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

President—ANDREW WAECHTER. | *Secretary*—JULIUS NOLL.

Unassessed premium note capital, $68,922.18.

ASSETS.

Amount of mortgages			$2,300 00
" of cash on hand at head office, 31st December, 1893	$ 44 79		
" on deposit to Company's credit, 31st December, 1893, in Merchant's Bank, Walkerton	700 00		
" n Bank Commerce, Walkerton	500 00		
			1,244 79
" of premium notes in force, after deducting all payments thereon and assessments levied			68,922 18
" of interest			71 87
" safe (not extended)	$100 00		
Total assets			$72,538 84

LIABILITIES.—None.

RECEIPTS.

Cash received as first payments, being part payment of premium notes	$1,151 90
" for assessments levied in 1893	1,693 60
" for interest	211 79
" payment on mortgages	100 00
Cash other sources	74
Total receipts	$3,158 03

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$181 50
" statutory assessment and license	41 69
" salaries, etc	405 75
" postage, telegrams and express	45 42
" printing and stationery	92 50
" investigation of claims	26 20
" rent and taxes	1 00
" law costs	2 00
Total expenses of management	$796 06
Amount paid for loss in 1893	4,039 25
" rebate	28 61
Total expenditure	$4,863 92

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	2,090,966 00	2,090,966 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,600	1,750,206 00
" new and renewed during 1893	770	813,660 00
Gross number during 1893	2,370	2,563,866 00
Less expired or cancelled in 1893	440	472,900 00
Net risks in force on mutual system, 31st December, 1893	1,930	2,090,966 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	73,575 00	73,575 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	68,922 18	68,922 18
Amount of premium notes received during the year 1893	28,636 00	28,636 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

President—Wm. F. Sanderson. | *Secretary*—P. S. Armstrong.

Unassessed premium note capital, $20,640.74.

Assets.

Actual cash on hand	$ 288 38
Amount unpaid of assessments levied during 1893	432 40
" " " before 1893	66 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	20,640 74
Total assets	$21,427 52

Liabilities.

Amount supposed loss	$15 00
Total liabilities	$15 00

Receipts.

Cash at head office as per last statement (not extended)	$23 40	
Cash received for assessments levied in 1893		$1,090 16
" " " prior to 1893		60 00
" borrowed money		140 00
Total receipts		$1,290 16

Expenditure.

Expenses of management:

Amount paid for law costs		$ 3 08
" interest		22 53
" statutory assessment and license		20 07
" salaries, and directors' fees		57 00
" printing, stationery and advertising		27 00
" other expenses		14 93
" postage, etc		13 95
" travelling expenses		9 10
Total expenses of management		$167 66
Cash paid for losses which occurred during 1893	$392 52	
" " " prior to 1893	25 00	
		417 52
" repayment of loans		440 00
Total expenditure		$1,025 18

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	718,650 00	718,650 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	527	718,670 00
" new and renewed during 1893	154	196,095 00
Gross number during 1893	681	914,765 00
Less expired or cancelled in 1893	130	196,115 00
Net risks in force 31st December, 1893	551	718,650 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes legally liable to assessment	22,875 96	22,875 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	20,640 74	20,640 74
Amount of premium notes received during the year 1893	6,280 22	6,280 22

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

President—DAVID MCNICHOL. | *Secretary*—DUNCAN CAMPBELL.

Unassessed premium note capital, $53,171.39.

ASSETS.

Cash on hand, head office	$ 491 67
Amount unpaid of assessments of 1893	81 60
" " prior years	16 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,171 39
Total assets	$53,760 81

LIABILITIES.

Amount of resisted losses	$1,300 00
Total liabilities	$1,300 00

RECEIPTS.

Cash received for assessments levied in 1893	$1,928 52
" " years prior to 1893	89 35
" interest	40 50
Total receipts	$2,058 37

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees		$201 00
" statutory assessment, license and commission on draft		31 40
" postage, etc		28 55
" printing, etc		72 00
" commission		235 25
" law costs		25 25
Total expenses of management		$593 45
Losses in 1893	$2,502 69	
" prior to 1893	10 00	
		2,512 69
Rebate		75
Total expenditure		$3,106 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	7,450 00	21,223 00	1,361,300 00	1,389,973 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,150	1,249,955 00
" new and renewed during 1893	475	536,242 00
Gross number during 1893	1,625	1,786,197 00
Less expired and cancelled in 1893	339	396,224 00
Net risks in force 31st December, 1893	1,286	1,389,973 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	159 60	822 20	58,852 87	59,834 67
Amount of all premium notes, after deducting all payments thereon and assessments levied				53,171 39
Amount of premium notes received during the year 1893				23,235 60

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

President—NEIL MCTAGGART. | *Secretary*—WM. MCCALLUM.

Unassessed premium note capital, $9,914.16.

ASSETS.

Cash on hand	$4 90	
Cash in agents' hands, acknowledged by them to be due and considered good.		$27 35
Amount unpaid of assessments levied during 1893		97 04
" " " in prior years (not extended)	$42 15	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		9,914 16
Total assets		10,043 45

LIABILITIES.

Amount promissory note	$802 15
" accrued interest	7 32
Total	809 47

RECEIPTS.

Cash at head office, as per last statement (not extended)	$84 23	
Cash received as first instalments on premium notes		$207 53
" from assessments of 1893		434 59
" " prior to 1893		89 45
" borrowed		2,212 15
" from other sources		9 70
Total receipts		$2,953 42

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license		$12 73
" printing, stationery and advertising		25 65
" salaries, directors' and auditors' fees		105 00
" postage, etc		2 35
" investigation of claims		6 00
" interest		26 90
" travelling expenses		5 00
Expenses of management		$183 63

Miscellaneous payments :

Cash paid for losses which occurred in 1893	$1,085 00	
" " " prior to 1893	342 00	
" rebate, etc	11 62	
" other expenditure	50	
" repayment of loan	1,410 00	
		$2,849 12
Total expenditure		$3,032 75

CURRENCY OF RISKS.

Amount covered by policies in force, 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	382,105 00	382,105 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	279	368,780 00
Policies taken during 1893, new and renewed	92	117,465 00
Gross number during 1893	371	486,245 00
Deduct expired and cancelled in 1893	76	104,140 00
Net risks in force at 31st December, 1893	295	382,105 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	11,463 15	11,463 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,914 16	9,914 16
Amount of premium notes received during the year 1893	3,523 25	3,523 25

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President—WILLIAM L. CORBETT. | *Secretary*—WM. FRASER.

Unassessed premium note capital, $10,396 56

ASSETS.

Amount of cash at head office	$160 78	
" on deposit in Bank of Commerce, Parkhill	12 86	
		$173 64
Amount of notes or due bills less than one year overdue		163 35
" " more " (not extended)	$37 40	
Amount of premium notes in force after deducting all payments thereon and assessments levied		10,396 56
Total assets		$10,733 55

LIABILITIES.

Amount of losses supposed	$1,090 33
" resisted	450 00
Total liabilities	$1,540 33

RECEIPTS.

Cash at head office as per last statement (not extended)	$104 95	
Cash received as first payments or deposits, being part payment of premium notes		$556 56
Cash received as first payments or deposits, being part payment of premium notes prior to 1893		67 10
Cash received for interest		32 54
" from McGillivray Township (discharge of debentures)		1,000 00
Total receipts		$1,656 20

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license	$14 03
" postage	5 00
" salary, auditors' and directors' fees	157 50
" printing and stationery	17 00
" commission	12 50
" memorial cards	4 10
Total expenses of management	$210 13

Miscellaneous payments :

Cash paid for losses which occurred prior to 1893	$1,300 00	
" " during 1893	63 33	
		1,363 33
" rebate		14 05
Total expenditure		$1,587 51

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	433,240 00	433,240 00

MOVEMENTS IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	427	429,825 00
" new and renewed during 1893	124	119,985 00
Gross number during 1893	551	549,810 00
Less expired or cancelled in 1893	127	116,570 00
Net risks in force on mutual system 31st December, 1893	424	433,240 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment	13,914 15	13,914 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	10,396 56	10,396 56
Amount of premium notes received during the year 1893	3,599 55	5,599 55

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

President—JAMES EDGAR. — *Secretary*—WM. S. MCKERCHER.

Unassessed premium note capital, $198,625.96.

ASSETS.

Actual cash on hand at head office and in Standard Bank, Harriston		$ 2,973 89
Amount unpaid of assessments levied during 1893		952 62
" " in prior years (not extended)	$418 56	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		198,625 96
Total assets		$202,552 47

LIABILITIES.

Retained premiums	$70 54
Total liabilities	$70 54

RECEIPTS.

Cash at head office as per last statement (not extended)	$2,078 70	
Cash received for assessments levied in 1893		$7,776 52
" " " years prior to 1893		544 19
" premiums retained		47 48
" interest		40 90
" borrowed money		425 00
Total receipts		$8,834 09

EXPENDITURE.

Expenses of management:

Amount paid to agents for commission		$179 00
" for investigation and adjustment of claims		109 70
" statutory assessment and license		93 81
" printing, stationery and advertising		74 77
" interest		6 10
" salaries, directors' and auditors' fees		735 50
" postage, telegrams and express		57 59
" rent and taxes		12 00
" sundries		42 50
Expenses of management		$1,310 97

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$6,158 32	
" " " before 1893	6 00	
		6,164 32
" " " rebate and returned premiums ...		38 61
" " " repayment of loans		425 00
Total expenditure		$7,938 90

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	4,393,010 00	4,393,010 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	2,909	4,237,150 00
" new and renewed during 1893	716	1,054,380 00
Gross number during 1893	3,625	5,291,530 00
Less expired and cancelled in 1893	641	898,520 00
Net risks in force on mutual system 31st December, 1893	2,984	4,393,010 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	219,650 50	219,650 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	198,625 96	198,625 96
Amount of premium notes received during the year 1893	52,719 00	52,719 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 8, TOWNSHIP OF NORMANBY.

Commenced business 16*th March*, 1878.

President—JNO. ROEDDING. | *Secretary*—GEO. HOPF.

Unassessed premium note capital, $50,840.59.

ASSETS.

Actual cash on hand at head office	$ 68 53	
" to Company's credit in Merchants' Bank, Walkerton	2,124 20	
		$ 2,192 73
Amount unpaid assessments of 1893		2 80
" agents' balances		60 72
" of premium notes in force, after deducting all payments thereon and assessments levied		50,840 59
" interest		35 18
Total assets		$53,132 02

LIABILITIES—None.

RECEIPTS.

Cash at head office and in bank, as per last statement (not extended)	$ 2,363 02	
Cash received for first payments on premium notes		$ 477 61
" assessments levied in 1893		1,292 64
" " years prior to 1893		33 51
" interest		24 20
" surrender of policy		1 00
Total receipts		$1,828 96

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 32 90
" printing, stationery and advertising	36 00
" salaries, directors' and auditors' fees	121 00
" travelling expenses	15 00
" postage, telegrams and express	23 85
" investigation and adjustment of claims	15 50
Total expenses of management	$ 244 25
Amount of loss which occurred during 1893	1,755 00
Total expenditure	$1,999 25

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Two years	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	1,750 00	484,545 00	928,375 00	1,414,670 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	963	1,331,115 00
" new and renewed during 1893	322	439,805 00
Gross number during 1893	1,285	1,770,920 00
Less expired and cancelled in 1893	268	356,250 00
Net risks in force on mutual system 31st December, 1893	1,017	1,414,670 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	35 00	14,957 88	37,434 25	52,427 13
Amount of all premium notes, after deducting all payments thereon and assessments levied	33 95	14,502 32	36,304 32	50,840 59
Amount of premium notes received during the year 1893	35 00	93 00	17,713 75	17,841 75

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

President—N. V. WATSON. | *Secretary*—LUTHER CHEYNE.

Unassessed premium note capital, $133,638.08.

ASSETS.

Cash on deposit in Dominion Bank Agency, Brampton	$3,080 05	
Actual cash on hand at head office	400 00	
		$3,480 05
Amount unpaid of assessments levied during 1893		3,082 63
" of premium notes in force, after deducting all payments thereon and assessments levied		133,609 08
" of office furniture (not extended)	$250 00	
Total assets		$140,171 76

LIABILITIES.

Amount of loan	$4,500 00
" losses adjusted	1,958 00
" supposed	2,293 42
" of premium notes held	201 30
Total liabilities	$8,952 72

RECEIPTS.

Cash at head office, as per last statement (not extended)	$392 70	
Cash received as first payments, being part payment of premium notes		$1,437 00
" for assessments levied in 1893		7,605 03
" " years prior to 1893		859 27
" carpenter's risk, etc		6 40
" borrowed		4,500 00
" premium notes retained		44 95
Total receipts		$14,452 65

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$316 50
" investigation and adjustment of claims	65 00
" statutory assessment	109 91
" printing and advertising	132 50
" salaries, directors' and auditors' fees	1,346 65
" postage and stationery	157 50
" rent	103 00
" other expenses	196 06
" fuel and light	18 77
" travelling expenses	195 20
Total expenses of management (*carried forward*)	$2,641 09

Expenses of management (*brought forward*)		$2,641 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1893	$8,667 02	
" " " prior to "	16 00	
		8,683 02
" rebate		41 19
Total expenditure		$11,365 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.
Mutual		5,272,740 00	5,272,740 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	3,092	5,004,213 00
Policies new and renewed during 1893	633	897,825 00
Gross number during 1893	3,725	5,902,038 00
Less expired and cancelled in 1893	403	629,298 00
Net risks in force on mutual system 31st December, 1893	3,322	5,272,740 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment		164,254 09	164,254 09
Amount of all premium notes, after deducting all payments thereon and assessments levied		133,638 08	133,638 08
Amount of premium notes received during the year 1893		27,054 61	27,054 61

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

President—WILLIAM TAYLOR. | *Secretary*—JOHN BEATTIE.

Unassessed premium note capital, $39,934.70.

ASSETS.

Cash on hand at head office		$750 29
Amount unpaid of instalments of 1893		253 58
" " " in prior years (not extended)	$360 95	
" of short date notes or due bills, less than one year overdue		113 61
" " " " one year or more overdue (not extended)	$46 28	
" of premium notes in force, after deducting all payments thereon and assessments levied		39,934 70
Total assets		$41,052 18

LIABILITIES.—None.

RECEIPTS.

Cash received as first payments, being part payment of premium notes	$2,920 61
" for assessments levied in years prior to 1893	213 32
" for bills receivable	241 40
" for interest	35 87
Total receipts	$3,411 20

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims	$44 30
" statutory assessment and license fee	29 26
" printing, stationery and advertising	44 75
" commission, being fees on application	541 50
" salaries, directors' and auditors' fees	497 16
" postage, telegrams and express	24 55
" travelling expenses	20 00
" other expenses	3 25
Expenses of management	$1,204 77

Miscellaneous payments:

Cash paid for losses which occurred during 1893	1,405 41
" rebate	39 48
" sundries	11 25
Total expenditure	$2,660 91

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,193,097 00	1,193,097 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	886	1,157,567 00
" new and renewed during 1893	361	455,755 00
Gross number and amount during 1893	1,247	1,613,322 00
Less expired and cancelled in 1893	338	420,225 00
Net risks in force on mutual system 31st December, 1893	909	1,193,097 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	45,279 11	45,279 11
Amount of all premium notes, after deducting all payments thereon and assessments levied	39,934 70	39,934 70
Amount of premium notes received during the year 1893	17,038 65	17,038 65

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ANNAN.

Commenced business August, 1869.

President—GIDEON HARKNESS. | *Secretary*—HUGH REID.

Unassessed premium note capital, $126,107.39.

ASSETS.

Cash in Farmers' Bank, Owen Sound	$ 791 53
Cash in agents' hands acknowledged by them to be due and considered good.	751 69
Amount unpaid of assessments levied before 1893	302 13
" " " during 1893	1,877 94
" of premium notes in force, after deducting all payments thereon and assessments levied	126,107 39
Total assets	$129,830 68

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last year's statement (not extended)	$1,732 25	
Cash received for membership fees		$ 346 25
" as first payments, being part payment of premium notes		2,036 62
" assessments levied in 1893		5,154 05
" " prior to 1893		2,765 84
Total receipts		$10,302 76

EXPENDITURE.

Expenses of management:

Amount paid for commission	$ 74 00
" investigation and adjustment of claims	132 10
" statutory assessment and license	104 69
" printing, stationery and advertising	130 85
" rent and taxes	8 00
" salaries, directors' and auditors' fees	714 50
" postage, telegrams and express	152 12
" other expenses	24 75
Total expenses of management	$1,341 01

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$6,478 78	
" " " prior to 1893	500 02	
		6,978 80
" repayment of loans		1,186 12
" rebate		5 30
Total expenditure		$9,511 23

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual		5,178,324 00
Reinsurance		
Net risks 31st December, 1893		5,178,324 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	3,944	4,755,587 00
Policies new and renewed during 1893	1,386	1,591,848 00
Gross number during 1893	5,330	6,347,435 00
Less expired or cancelled in 1893	995	1,169,111 00
Net risks in force on mutual system 31st December, 1893	4,335	5,178,324 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment		132,755 02
Amount of all premium notes, after deducting all payments thereon and assessments levied		126,107 39
Amount of premium notes received during the year 1893		40,761 14

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

President—ROBERT E. LITTLE. | *Secretary*—ALEX. ADAMSON.

Unassessed premium note capital, $26,837.01.

ASSETS.

Cash on hand at head office	$210 55	
Cash on deposit, to Company's credit in Bank of Hamilton, Wingham agency	855 00	
" Post Office Savings Bank, Teeswater	500 00	
		$1,565 55
Amount unpaid of assessments levied during 1893		314 44
" of premium notes in force, after deducting all payments thereon and assessments levied		26,837 01
" interest		30 00
Total assets		$28,747 00

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$799 29	
Cash received for assessments levied in 1893		$848 36
" " years prior to 1893		172 50
" interest		2 24
Total receipts		$1,023 10

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$19 82
" salaries, directors' and auditors' fees	135 00
" printing, stationery, advertising and postage	25 71
" rent and taxes	12 00
" commission to agents	40 00
Total expenses of management	$232 53

Miscellaneous payments:

Cash paid for losses of 1893	16 18
" sundries	8 13
Total expenditure	$256 84

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	723,886 00	723,886 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	501	706,979 00
" new and renewed during 1893	163	238,205 00
Gross number during 1893	664	945,184 00
Less expired and cancelled in 1893	123	221,298 00
Net risks in force 31st December, 1893	541	723,886 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three years risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	28,955 44	28,955 44
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,837 01	26,837 01
Amount of premium notes received during the year 1893	9,528 20	9,528 20

DOMINION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 29th March, 1877.

President—Jesse Trull. | *Manager*—Richard J. Doyle.

Unassessed premium note capital, $121,288.12.

Assets.

Cash value of real estate, less incumbrances		$5,103 00
" mortgages		6,782 00
Actual cash on hand at head office		962 40
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton agency, Owen Sound		1,415 53
Amount of short date notes or due bills less than one year overdue		4,135 74
" " " one year or more overdue (not extended)	$163 75	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		121,288 12
Amount due and accrued interest		624 40
" advanced to agents		27 48
" suits in Division Court		330 05
" other assets		94 50
" office furniture, etc. (not extended)	$250 00	
Total assets		$140,763 22

Liabilities.

Amount of claims resisted	$ 600 00
" loss supposed	1,637 34
" sundry small items	47 99
Total liabilities	$2,285 33

RECEIPTS.

Cash at head office as per last statement (not extended)	$5,398 33	
Cash received as first payments, or deposits, being part payment of premium notes		$16,144 73
" for interest		466 31
" fees and extra risks		13 07
" investment account		40 00
" other sources		31 64
Total receipts		$16,695 75

EXPENDITURE.

Expenses of management :

Amount paid for commission	$1,153 00
" law costs	903 66
" investigation and adjustment of claims, Coroner's inquest and general agency	1,351 29
" statutory assessment and license	103 89
" printing, stationery, advertising and books	1,122 22
" taxes and insurance	99 48
" salaries, directors' and auditors' fees	3,098 10
" travelling expenses	193 85
" postage, telegrams, express, etc., etc	364 11
" fuel, light and other expenses	386 00
" interest, discount and exchange	22 41
Total expenses of management	$8,798 01

Miscellaneous payments :

Cash paid for losses which occurred prior to 1893	$1,572 11	
" " during 1893	8,920 39	
		10,492 50
" reinsurances		89 90
" rebate		182 54
" profit and loss		7 00
" repairs to office		146 20
Total expenditure		$19,716 15

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	5,300 00	19,300 00	54,655 00	5,324,019 00	5,403,274 00
Less reinsured	.....	.....	26,800 00	.....	26,800 00
Net risks carried	5,300 00	19,300 00	27,855 00	5,324,019 00	5,376,474 00

CLASSIFICATION OF RISKS:

Non-hazardous.

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	4,055	5,634,340 00
" taken during 1893	1,711	2,044,741 00
Gross number in force 31st December, 1893	5,766	7,679,081 00
Less expired and cancelled in 1893	1,817	2,275,807 00
Net risks in force 31st December, 1893	3,949	5,403,274 00

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	121 75	586 61	10,661 25	157,373 72	168,743 33
Amount of all premium notes, after deducting all payments thereon and assessments levied	105 71	459 06	10,392 79	110,330 56	121,288 12
Amount of premium notes received during the year 1893	202 75	450 11	900 90	58,540 70	60,094 46

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE RIDGETOWN.

Commenced business 4th April, 1892.

President—WILLIAM SIMPSON. | *Secretary*—E. D. MITTON, Ridgetown.

Unassessed premium note capital, $14,763.00.

ASSETS.

Actual cash on hand at head office	$ 79 78	
Cash in Molson's Bank, Ridgetown	746 39	
		826 17
" agents' hands		90 75
Amount of assessments unpaid which were levied in 1893		36 50
" premium notes in force, after deducting all payments thereon and assessments levied		14,763 00
Total assets		$15,716 42

LIABILITIES—None.

RECEIPTS.

Cash received as first payments	$979 05
" interest	11 17
" other sources	25
Total receipts	$990 47

EXPENDITURE.

Cash paid for salaries and directors' fees	$150 00
" statutory assessment and license fee	10 13
" rent and taxes	2 75
" printing, stationery and advertising	59 50
" postage, telegrams and express	8 50
" other expenses of management	5 00
Total expenses of management	$235 88
Miscellaneous payments :	
Cash paid for refund on cancelled policies	16 25
Total expenditure	$252 13

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	527,000 00	527,000 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	196	244,350 00
" new and renewed during 1893	247	295,050 00
Gross number during 1893	443	539,400 00
Less expired or cancelled in 1893	12	12,400 00
Net risks in force 31st December, 1893	431	527,000 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Tota
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	15,810 00	15,810 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,763 00	14,763 00
Amount of premium notes received during the year 1893	8,851 50	8,851 50

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS.

Commenced business 27th May, 1861.

President—JAMES GEDDIE. | *Secretary*—WM. TURNBULL.

Unassessed premium note capital, $124,547.09.

ASSETS.

Cash on hand at head office	$ 151 20
Amount of assessments of 1893 unpaid	2,543 51
" premium notes in force, after deducting all payments thereon and assessments levied	124,547 09
Total assets	$127,241 80

LIABILITIES.

Amount of promissory notes	$2,400 00
" losses adjusted	2,250 00
" interest	17 95
Total liabilities	$4,667 95

RECEIPTS.

Cash at head office, as per last statement (not extended)	$510 23	
" received for assessments levied in 1893		$4,882 91
" " " prior to 1893		1,015 35
" receipts from cancelled policies, etc		12 00
Total receipts		$5,910 26

EXPENDITURE.

Expenses of management :

Amount paid for commission	$828 73
" investigation and adjustment of claims	66 10
" interest	222 55
" statutory assessment and license	93 87
" printing, stationery and advertising	57 34
" rent and taxes	50 00
" salaries, directors' and auditors' fees	765 60
" postage, telegrams and express	43 15
" travelling expenses	16 00
" other expenses	54 43
" fuel and light	2 75
Total expenses of management	$2,200 52

Miscellaneous payments :

Cash paid for losses which occurred during 1893	$3,347 77	
" " prior to 1893	721 00	
		4,068 77
Total expenditure		$6,269 29

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	4,488,137 00	4,488,137 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	2,836	4,240,867 00
" taken during 1893, new and renewed	1,068	1,585,740 00
Gross number and amount of risks during 1893	3,904	5,826,607 00
Less expired and cancelled in 1893	931	1,338,470 00
Net risks in force 31st December, 1893	2,973	4,488,137 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	133,634 51	133,634 51
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,547 09	124,547 09
Amount of premium notes received during the year 1893	47,133 77	47,133 77

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

President—JOHN TORRANCE. | *Secretary*—HENRY EILBER.

Unassessed premium note capital, $97,078.15.

ASSETS.

Cash on hand at head office	$ 24 45	
" deposit in Molson's Bank, Exeter	2,400 00	
		$2,424 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied		97,078 15
Total assets		$99,502 60

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,139 57	
Cash received as first payments, being part payment of premium notes		$266 00
" for assessments levied prior to 1893		11 88
" interest		83 45
Total receipts		$361 33

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	$ 53 96
" printing, stationery and advertising	167 50
" salaries, directors' and auditors' fees	290 85
" travelling expenses	31 60
" postage, telegrams and express	72 74
" investigation and adjustment of claims	27 10
" other expenses	1 20
Total expenses of management	$644 95

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$428 42
" " " prior to 1893.—None.	
" rebate	3 08
Total expenditure	$1,076 45

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	2,484,095 00	2,484,095 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,523	2,335,054 00
" taken during 1893	334	492,555 00
Gross number during 1893	1,857	2,827,609 00
Deduct cancelled in 1893	246	343,514 00
Net risks in force 31st December, 1893	1,611	2,484,095 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	102,209 00	102,209 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,078 15	97,078 15
Amount of premium notes received during the year 1893	20,326 00	20,326 00

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

President—JOHN P. CORNEIL. | *Secretary*—A. P. McDOUGALD.

Unassessed premium note capital, $14,589.47.

ASSETS.

Amount of premium notes in force, after deducting all payments thereon and assessments levied		$14,589 47
" assessments of 1893 still unpaid		277 82
" " prior years		2 35
" safe, blank forms, etc. (not extended)	$55 00	
Total assets		$14,869 64

LIABILITIES.

Amount of premium notes retained	$ 42 50
" due Secretary	279 21
Total	$321 71

RECEIPTS.

Amount received from assessments of 1893	$2,591 96
" " prior years	74 63
" interest	1 30
" borrowed money	150 00
" retained premiums, etc	44 50
Total receipts	$2,862 39

EXPENDITURE.

Amount paid for salaries, directors' and auditors' fees	$134 75
" investigation of claims	10 50
" printing, stationery, etc	8 75
" postage, etc	10 91
" statutory assessment and license	12 30
" rent and taxes	4 50
" travelling expenses	2 85
" interest	6 50
" law costs	2 00
Total expenses of management	$ 193 06
Amount paid for losses which occurred in 1893	2,986 05
" repayment of loan	150 00
" safe	52 00
Total expenditure	$3,381 11

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	1,650 00	3,450 00	593,514 00	598,614 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	265	348,120 00
Policies taken during 1893	211	265,489 00
Total number and amount in force 31st December, 1893	476	613,609 00
Deduct expired and cancelled in 1893	17	14,995 00
Net risks in force at 31st December, 1893	459	598,614 00

CLASSIFICATION OF RISKS

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year or less.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	49 50	103 50	17,765 42	17,918 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	45 60	88 20	14,445 67	14,589 47
Amount of premium notes received during the year 1893				7,924 67

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

President—WM. YOUNG. | *Secretary*—WM. E. SAWYER.

Unassessed premium note capital, $23,941 88.

ASSETS.

Actual cash on hand at head office	$ 110 89	
" in bank	1,359 87	
		$ 1,470 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,941 88
Amount of unpaid assessments levied during 1893		75 08
" " prior to 1893 (not extended). $21.83		
Total assets		$25,487 72

LIABILITIES.

Amount of supposed loss	$600 00
" " resisted loss	100 00
" directors' fees	6 50
	$706 50

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,012 69	
Cash received at taking of application		$ 114 50
" as first payment		282 11
" assessments of 1893		931 64
" " prior years		19 75
" interest		47 62
" other sources		2 00
Total receipts		$1,397 62

EXPENDITURE.

Expenses of management:

Cash paid to agents for fees		$114 50
" for salaries, directors' and auditors' fees		116 50
" travelling expenses		4 00
" statutory certificate		20 90
" printing, stationery and advertising		35 00
" investigation and adjustment of claims		9 00
" postage, etc		17 50
" other expenses		3 50
Total expenses of management		$320 90
Cash paid for losses which occurred during 1893	$576 00	
" " prior to 1893	22 47	
		598 47
" rebate		20 18
Total expenditure		$939 55

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	17,015 00	858,382 00	875,397 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	549	758,497 00
" taken during 1893, new and renewed	229	314,955 00
Gross number during 1893	778	1,073,452 00
Deduct expired and cancelled in 1893	154	198,055 00
Net risks in force 31st December, 1893	624	875,397 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

——	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	510 45	25,751 46	26,261 91
Amount of all premium notes on policies in force 31st December, 1893, after deducting all payments thereon, and assessments levied	483 26	23,458 62	23,941 88
Amount of premium notes received during the year 1893	274 50	9,174 15	9,448 65

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

President—S. CHARLTON. | *Secretary*—D. D. YORK.

Unassessed premium note capital, $34,528.25.

ASSETS.

Cash on deposit to the Company's credit, not drawn against, in the Agricultural Savings and Loan Company, London	$ 3,964 12
Amount unpaid of assessments levied during 1893	91 04
" premium notes in force, after deducting all payments thereon and assessments levied	34,528 25
Total assets	$38,583 41

LIABILITIES—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,162 61	
Cash received as first payments, being part of premium notes		$ 866 92
" for assessments levied in 1893		2,027 08
" " " prior to 1893		8 20
" interest		178 37
Total receipts		$3,080 57

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	$ 3 05
" printing and stationery	18 62
" statutory assessment and certificate	33 56
" rent	6 50
" salaries and auditors' fees	295 05
" postage	9 00
" law costs	75
" investigation of claim	5 00
" other expenses	15 50
Total expenses of management	$ 387 03

Miscellaneous payments:

Cash paid for losses which occurred during 1893	1,812 60
" rebate	79 43
Total expenditure	$2,279 06

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,369,320 00	1,369,320 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	900	1,362,178 00
" new and renewed during 1893	384	588,160 00
Gross number during 1893	1,284	1,950,338 00
Less expired or cancelled in 1893	390	581,018 00
Net risks in force on mutual system, 31st December, 1893	894	1,369,320 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	40,899 60	40,899 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,528 25	34,528 25
Amount of premium notes received during the year 1893	16,873 80	16,873 80

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

President—DAVID H. BROWN. | *Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, $21,949.35

ASSETS.

Cash on hand at head office	$ 66 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied	21,949 35
Amount of due bills less than one year overdue	75 87
Total assets	$22,091 65

LIABILITIES.

Amount of supposed loss	$507 00
" salaries due	240 00
Total	$747 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$547 93	
Cash received as first payments, being part payment of premium notes		$1,058 80
" for interest		20 53
" from other sources		3 80
Total receipts		$1,083 13

EXPENDITURE.

Expenses of management :

Cash paid for travelling expenses	$16 00
" investigation of claims	28 50
" salaries, directors' and auditors' fees	58 00
" postage, etc	11 52
" statutory assessment and license fee	19 28
" printing, stationery and advertising	27 25
" other expenses of management	2 00
Total expenses of management	$162 55
Losses during 1893	1,368 35
Cash paid for rebate	33 73
Total expenditure	$1,564 63

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	4,850 00	6,400 00	620,931 00	76,365 00	708,556 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	533	673,896 00
" new and renewed during 1893	166	208,250 00
Gross number during 1893	699	882,146 00
Less expired and cancelled in 1893	144	173,590 00
Net risks in force on mutual system 31st December, 1893	555	708,556 00

CLASSIFICATION OF RISKS:

Farm property exclusively.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	60 00	147 20	22,025 85	3,569 25	25,802 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	51 00	125 29	18,738 62	3,034 44	21,949 35
Amount of premium notes received during the year 1893.	69 00	123 10	6,739 42	379 00	7,310 52

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

President—WILLIAM HUNTER. | *Secretary*—J. H. FLEMING.

Unassessed premium note capital, $20,496.35.

ASSETS.

Cash in treasurer's hands		$ 9 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied		20,496 35
Amount unpaid of assessments levied during 1893		142 33
" " in prior years (not extended)	$195 04	
Total assets		$20,648 54

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$236 68	
Cash received for assessments levied during 1893		$993 81
" " before 1893		282 75
" notes		325 00
Total receipts		$1,601 56

EXPENDITURE.

Expenses of management:

Amount paid for commission		$ 44 00
" investigation of claims		10 00
" postage, etc		18 03
" statutory assessment and license		17 16
" printing, stationery and advertising, 1893		44 50
" interest		58 69
" salaries, directors' and auditors' fees, 1893		293 30
" travelling expenses		2 25
" rent and taxes		32 00
" law costs		2 50
Total expenses of management		$522 43
Amount paid for losses during 1893	$275 35	
" " prior to 1893	225 00	
		500 35
" loan		675 00
" rebate		30 60
" sundries		100 00
Total expenditure		$1,828 38

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.
Mutual	339,720 00	223,250 30	562,970 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	542	579,979 00
" new and renewed during 1893	219	223,250 00
Gross numbers during 1893	761	803,229 00
Less expired or cancelled in 1893	219	240,259 00
Net risks in force 31st December, 1893	542	562,970 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Three year risks.	Four years.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	16,951 69	8,716 00	25,667 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,874 43	8,621 92	20,496 35
Amount of premium notes received during the year 1893		8,716 00	8,716 00

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

Commenced business 1st June, 1878.

President—GEO. C. MORROW. | *Secretary*—T. Q. McGOEY.

Unassessed premium note capital, $16,984.76.

ASSETS.

Amount of cash on hand, head office	$ 25 01
" unpaid of assessments of 1893	232 96
" " prior to 1893	68 25
" of premium notes, after deducting all payments thereon and assessments levied	16,984 76
" treasurer's bond	58 02
Total assets	$17,369 00

LIABILITIES.

Amount promissory note	$150 00
Total liabilities	$150 00

RECEIPTS.

Cash on hand 31st December, 1892 (not extended)	$100 93	
Cash received for assessments levied in 1893		$946 34
" " years prior to 1893		199 45
" borrowed money		647 35
" from other sources		5 60
Total receipts		$1,798 74

EXPENDITURE.

Expenses of management :

Amount paid for investigation and adjustment of claims	$ 10 00
" salaries, directors' and auditors' fees	370 90
" statutory assessment	15 12
" printing, stationery, advertising	23 75
" interest	25 60
" postage	26 44
" other expenses	10 50
Total expenses of management	$482 31

Miscellaneous payments :

Cash paid for losses which occurred during 1893	544 00
Repayment of loan	847 35
Other expenditure	1 00
Total expenditure	$1,874 66

CURRENCY OF RISKS.

Amount covered by policies in force, 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	538,953 00	538,953 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	352	482,132 00
" taken during 1893, new and renewed	162	194,531 00
Gross number and amount of risks during 1893	514	676,663 00
Less expired and cancelled in 1893	102	137,810 00
Net risks in force 31st December, 1893	412	538,853 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	18,859 86	18,859 86
Amount of all premium notes, after deducting all payments thereon and assessments levied.	16,984 76	16,984 76
Amount of premium notes received during the year 1893	6,812 75	6,812 75

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

President—ARCH. MCINTYRE. | *Secretary*—W. G. WILLOUGHBY.

Unassessed premium note capital, $100,093.26.

ASSETS.

Cash on hand	$ 97 69	
" on deposit to Company's credit in Bank of Commerce, Sarnia.	2,105 77	
		$2,203 46
Amount of short date notes, or due bills, less than one year overdue		1,005 48
" of premium notes in force, after deducting all payments thereon and assessments levied		100,093 26
Total assets		$103,302 20

LIABILITIES.

Amount of supposed losses	$2,156 80
Total	$2,156 80

RECEIPTS.

Cash at head office and in bank, as per last statement (not extended)	$3,388 11	
Cash received as first payments, being part payment of premium notes		$9,082 98
" for interest		102 86
" for debentures		285 00
" refunds, etc		5 25
Total receipts		$9,476 09

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$941 25
" statutory assessment	87 34
" printing, stationery and advertising	117 60
" salaries, directors' and auditors' fees	592 00
" postage, telegrams and express	77 10
" travelling expenses	41 40
" rent of hall	7 00
" other expenses	9 50
" investigation and adjustment of claims	130 30
" law costs	11 35
" books	6 50
Total expenses of management	$2,021 34

Miscellaneous payments:

Cash paid for losses which occurred during 1893	8,407 95
" rebate	231 45
Total expenditure	$10,660 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	4,161,656 00	4,161,656 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	3,228	3,928,418 00
" new and renewed during 1893	1,255	1,518,226 00
Gross number during 1893	4,483	5,446,644 00
Less expired and cancelled in 1893	1,024	1,284,988 00
Net risks in force on mutual system, 31st December, 1893	3,459	4,161,656 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	125,045 66	125,045 66
Amount of all premium notes, after deducting all payments thereon and assessments levied	100,093 26	100,093 26
Amount of premium notes received during the year 1893	45,546 80	45,546 80

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

President—EDWARD ROBERTS. | *Secretary*—ED. DANN.

Unassessed premium note capital, $26,164.22.

ASSETS.

Actual cash on hand at head office	$ 15 98	
Cash in London Loan Company, London	2,906 90	
Cash in Canadian Savings and Loan Company	609 86	
		$3,532 74
Amount unpaid of assessments levied during 1893		81 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied		26,164 22
Amount of accrued interest		1 89
Total assets		$29,780 38

LIABILITIES.—None.

RECEIPTS.

Cash on hand at head office (not extended)	$2,251 73	
Cash received for assessments levied in 1893		$1,555 72
" " " " before 1893		121 73
" " interest		124 75
" " from other sources		6 30
Total receipts		$1,808 50

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$140 50
" statutory assessment and license	24 85
" printing, stationery and advertising	10 50
" salaries, directors' and auditors' fees	208 00
" postage	18 17
Total expenses of management	$402 02
Cash paid for losses during 1893	34 50
" " prior to 1893	75 00
" rebate	15 97
Total expenditure	$527 49

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	983,106 00	983,106 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	712	946,311 00
" new and renewed during 1893	281	378,495 00
Gross number during 1893	993	1,324,806 00
Less expired or cancelled in 1893	264	341,700 00
Net risks in force 31st December, 1893	729	983,106 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	29,586 16	29,586 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,164 22	26,164 22
Amount of premium notes received during the year 1893	11,376 80	11,376 80

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President—S. P. Zavitz. | *Secretary*—Jacob Marsh.

Unassessed premium note capital, $22,926.96.

Assets.

Actual cash on hand at head office	$ 265 61	
Cash on deposit to Company's credit, not drawn against, in Bank of Toronto agency, at London	1,026 70	
		$1,292 31
Amount unpaid of assessments levied during 1893		51 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied		22,926 96
Amount of due bills less than one year overdue		21 72
Total assets		$24,292 66

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$2,479 20	
Cash received as first payments, being part payment of premium notes		$423 46
" for assessments levied, 1893		833 49
" for assessments levied before 1893		43 85
" interest		89 97
" other sources		7 31
Total receipts		$1,398 08

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$ 17 57
" printing, stationery and postage	54 92
" salaries and directors' fees	140 00
" agents' commission	77 00
" investigation and adjustment of claims	11 09
" law costs	12 00
" other expenses	3 00
Total expenses of management	$ 315 49
Cash paid for losses which occurred during 1893	2,236 00
" " " " prior to 1893	2 00
" rebate	31 48
Total expenditure	$2,584 97

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	633,844 00	633,844 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	429	591,919 00
" new and renewed during 1893	147	219,750 00
Gross number during 1893	576	811,669 00
Less expired and cancelled in 1893	134	177,825 00
Net risks in force on mutual system, 31st December, 1893	442	633,844 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	25,353 76	25,353 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,926 96	22,926 96
Amount of premium notes received during the year 1893	8,790 00	8,790 00

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—WM. H. BEATTIE. | *Secretary*—HENRY ANDERSON.

Unassessed premium note capital, $34,081 51.

ASSETS.

Cash on deposit to the Company's credit, not drawn against, in the Canadian Trust and Loan Company, London	$5,885 02	
London Loan and Savings Company, London	4,660 50	
Huron and Erie " "	3,934 78	
		$14,480 30
Amount of premium notes in force, after deducting all payments thereon, and assessments levied		34,081 51
Total assets		$48,561 81

LIABILITIES.—None.

RECEIPTS.

Cash at head office, on deposit, as per last statement (not extended)	$12,393 38	
Cash received for first payments		$2,483 81
" at taking of application		97 90
" for interest		589 90
" borrowed		1 78
Total receipts		$ 3,173 39

EXPENDITURE.

Expenses of management:

Amount paid for investigation, adjustment of claims	$21 00
" statutory assessment and license	32 20
" salaries, directors' and auditors' fees	494 00
" printing, stationery and advertising	8 00
" balance due Treasurer	50 00
" other expenses	9 73
Total expenses of management	$614 93

Miscellaneous payments:

Cash paid for losses which occurred during 1893	464 48
" rebate	7 06
Total expenditure	$ 1,086 47

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,331,575 00	1,331,575 00

MOVEMENT IN RISKS.

Mutual system.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	866	1,297,385 00
" new and renewed during 1893	235	316,481 00
Gross number during 1893	1,101	1,613,866 00
Less expired and cancelled in 1893	242	282,291 00
Net risks in force 31st December, 1893	859	1,331,575 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

—	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	39,947 25	39,947 25
Amount of all premium notes after deducting all payments thereon and assessments levied	34,081 51	34,081 51
Amount of premium notes received during the year 1893	9,494 43	9,494 43

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

President—DAVID GOLDIE. | *Secretary*—SENECA JONES.

Unassessed premium note capital, $54,536.20.

ASSETS.

Cash value of mortgages		$22,700 00
Actual cash on hand at head office	$ 518 77	
Cash on deposit to the Company's credit, not drawn against in Bank of Hamilton, at Hamilton	9,883 52	
		10,402 29
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	54,536 20	
Less residue of premium notes given by Company for re-insurance	1,051 82	
		53,484 38
Amount unpaid of assessments levied during 1893		47 00
" first payments of 1893		66 00
" accrued interest		451 34
Total assets		$87,151 01

LIABILITIES.

Amount of adjusted losses	$1,635 63
Total liabilities	$1,635 63

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$8,929 50	
Cash received as first payments, being part payment of premium notes		$ 6,377 80
" for assessments levied during 1893		11,199 00
" first payments		25 00
" interest		529 39
" on mortgage		100 00
" fees, etc		57 35
Total receipts		$19,288 54

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	$	18 94
" printing, stationery and advertising		104 55
" salaries, directors' and auditors' fees		2,280 07
" travelling expenses		156 85
" postage, telegrams and express		60 40
" investigation and adjustment of claims		50 29
" office expenses		61 50
Total expenses of management	$	2,732 60

Miscellaneous payments:

Amount paid for losses which occurred during 1893		13,137 89
" reinsurance		326 41
" rebate		12 22
" dividends		1,606 63
Total expenditure	$	17,815 75

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual		716,425 00	716,425 00
" reinsured		14,000 00	14,000 00
Net risks covered by Company 31st December, 1893		702,425 00	702,425 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	248	364,425 00
" taken during 1893, new and renewed	96	251,550 00
Gross number during 1893	344	915,975 00
Deduct expired and cancelled in 1893	78	199,550 00
Net risks in force at 31st December, 1893	266	716,425 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment		90,035 50	90,035 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		54,536 20	54,536 20
Amount of premium notes received during the year 1893	295 00	32,114 00	32,409 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

Commenced business 18th May, 1887.

President—W. NANCEKIVELL. | *Secretary*—ALEX. BELL.

Unassessed premium note capital, $19,046.82.

ASSETS.

Cash in head office	$568 51	
" Traders' Bank, Ingersoll	371 33	
		$ 939 84
Amount unpaid of assessments levied in 1893		105 66
" " prior years		66 28
Amount of unassessed premium note capital		19,046 82
Total assets		$20,158 60

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$614 07	
Cash received as first payments		$ 937 61
" for assessments levied in years prior to 1893		54 07
" for interest		8 4
" all other sources		52
Total receipts		$1,000 60

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 16 39
" salaries, directors' and auditors' fees	135 90
" printing, stationery, advertising and postage	29 18
" rent and taxes	1 00
Total expenses of management	$182 47

Miscellaneous payments:

Cash paid for losses during 1893	485 00
" rebate	7 36
Total expenditure	$674 83

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	592,874 00	592,874 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	323	536,704 00
" new and renewed during 1893	149	283,805 00
Gross number during 1893	472	820,509 00
Less expired and cancelled in 1893	139	227,635 00
Net risks in force on mutual system 31st December, 1893	333	592,874 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	21,024 10	21,024 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,046 82	19,046 82
Amount of premium notes received during the year 1893	10,052 20	10,052 20

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business the 27th March, 1875.

President—W. H. NELLES. | *Secretary*—JOHN SENN.

Unassessed premium note capital, $14,330.58.

ASSETS.

Cash on hand at head office		$ 1 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied		14,330 58
Cash in agents' hands		60 75
Amount of assessments of 1893 still unpaid		47 35
Total assets		$14,439 79

LIABILITIES.

Amount of promissory note		$90 00
" interest accrued		8 05
Total		$98 05

RECEIPTS.

Cash at head office as per last statement (not extended)	$26 59	
Cash received at taking of applications		$ 31 50
" for steam threshing certificates, etc		16 50
" for assessments levied in 1893		857 74
" " " prior to 1893		122 69
" borrowed money		200 00
Total receipts		$1,228 43

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license fee		$16 40
" printing, stationery and advertising		10 50
" salaries, directors' and auditors' fees		148 00
" fuel		2 00
" postage		3 50
Total expenses of management		$180 40

Miscellaneous payments :

Cash paid for loss during 1893	$760 00	
" " prior to 1893	203 51	
		963 51
" on note		110 00
Total expenditure		$1,253 91

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	552,836 00	552,836 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	351	543,056 00
" new and renewed during 1893	130	199,131 00
Gross number during 1893	481	742,187 00
Less expired and cancelled in 1893	129	189,351 00
Net risks in force on mutual system 31st December, 1893	352	552,836 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	16,880 67	16,880 67
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,330 58	14,330 58
Amount of premium notes received during the year 1893	6,031 35	6,031 35

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

President—ROBERT MILLER. | *Secretary*—GEORGE MILLER.

Unassessed premium note capital, $40,847.95.

ASSETS.

Cash on hand at head office	$107 54	
" on deposit in Bank of Commerce, Jarvis	356 49	
		$464 03
Cash in agents' hands acknowledged by them to be due, and considered good		97 64
Cash unpaid assessments of 1893		135 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,847 95
Total assets		$41,545 48

LIABILITIES.

Amount of adjusted loss	$100 00
" other liabilities	22 37
Total	$122 37

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$779 94	
Cash received at taking of applications		$ 402 00
" as first payments, being part payment of premium notes		372 86
" for assessments levied in 1893		1,984 91
" " prior to 1893		210 86
" for interest		18 86
Total receipts		$2,989 49

EXPENDITURE.

Expenses of management:

Amount paid to agents for commission and fees	$159 00
" rent, taxes	2 50
" for investigation and adjustment of claims	22 50
" statutory assessment and license	33 75
" printing and advertising	35 90
" salaries, directors' and auditors' fees	457 90
" postage, express and telegrams	18 50
" fuel and light	5 00
" travelling expenses	10 00
Total expenses of management	$745 05

Miscellaneous payments:

Cash paid for losses which occurred during 1893	$2,507 55	
" " prior to 1893	20 00	
		2,527 55
" rebate		32 80
Total expenditure		$3,305 40

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Two years or less.	Three years	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Mutual	12,205 00	6,265 00	1,094,398 00	311,920 00	1,424,788 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	741	1,371,170 00
" new and renewed during 1893	284	554,601 00
Gross number and amount in force 31st December, 1893	1,025	1,925,771 00
Less expired and cancelled in 1893	271	500,983 00
Net risks in force 31st December, 1893	754	1,424,788 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	One year risks.	Two year risks.	Three years.	Four years.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment	123 31	129 12	33,582 42	12,761 28	46,596 03
Amount of all premium notes, after deducting all payments thereon and assessments levied	119 09	114 11	28,299 08	12,315 27	40,847 55
Amount of premium notes received during the year 1893	123 31	67 00	7,019 25	12,761 28	19,970 84

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

President—ALEX. MCCORQUODALE. *Secretary*—JAMES MUNRO.

Unassessed premium note capital, $35,744.02.

ASSETS.

Cash on hand at head office	$ 831 56
Amount of premium notes in force, after deducting all payments thereon and assessments levied	35,744 02
Amount unpaid of assessments of 1893	242 11
Total assets	$36.817 69

LIABILITIES.

Amount of losses adjusted	$ 700 00
" promissory notes	1,536 00
" interest	68 17
" other liabilities	21 50
Total liabilities	$2,325 67

RECEIPTS.

Cash at head office as per statement (not extended)	$1 50	
Cash received for assessments levied during 1893		$ 2,068 08
" " " in prior years		128 67
Cash borrowed		2,051 00
Cash for fees		1 00
Total receipts		$4,248 75

EXPENDITURE.

Expenses of management :

Cash paid for printing, stationery, postage and advertising	$ 70 39
" statutory assessment and license	24 90
" rent	17 00
" salaries, etc	269 87
" interest	33 73
" all other expenses	22 15
Total expenses of management	$438 04
Cash paid for losses during 1893	955 65
" repayment of loans	2,025 00
Total expenditure	$3,418 69

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year.	Three years.	Total.
	$ c.	$ c.	$ c.
Mutual	450 00	988,130 00	988,580 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	731	948,605 00
" taken during 1893, new and renewed	239	312,405 00
Gross number during 1893	970	1,261,010 00
Deduct expired and cancelled in 1893	211	272,430 00
Net risks in force at 31st December, 1893	759	988,580 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	One year risks.	Three years risks	Total.
	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	18 00	38,608 00	38,626 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	17 59	35,726 00	35,744 02
Amount of premium notes received during the year 1893	18 00	12,237 00	12,255 00

THE GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

President—ROBERT JOHNSTON. | *Secretary*—F. A. NELLES.

Unassessed premium note capital, $21,366.98.

ASSETS.

Cash on hand at head office	$ 26 51	
Cash on deposit to the Company's credit, not drawn against, in Bank of Commerce agency, Cayuga	256 65	
		$ 283 16
Amount of assessments of 1893 still unpaid		209 73
" " prior years		50 35
" premium notes in force, after deducting all payments thereon and assessments levied		21,366 98
Total assets		$21,910 22

LIABILITIES—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$821 29	
Cash received at taking of applications		$ 53 00
" for assessments levied during 1893		3,013 08
" " " prior to 1893		120 97
" for interest		21 65
" transfer fees		1 00
Total receipts		$3,209 70

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 23 85
" printing	26 00
" salaries, directors' and auditors' fees	227 20
" postage, etc	27 96
Total expenses of management	305 01
Amount of losses during 1893	3,442 82
Total expenditure	$3,747 83

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	954,027 00	954,027 00

MOVEMENT IN RISKS.

Mutual system.

——	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	540	898,917 00
" new and renewed during 1893	182	258,600 00
Gross number during 1893	722	1,157,517 00
Less expired and cancelled in 1893	148	203,490 00
Net risks in force on mutual system, 31st December, 1893	574	954,027 00

CLASSIFICATION OF RISKS:

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	25,975 39	25,975 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,366 98	21,366 98
Amount of all premium notes received during the year 1893	7,883 00	7,883 00

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President—JOHN TOPMAN. | *Secretary*—H. J. DAGER.

Unassessed premium note capital, $23,770.96.

ASSETS.

Actual cash on hand at head office for year ending 31st December, 1893..	$ 228 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	23,770 96
Amount unpaid of assessments levied during 1893	135 33
" " prior to 1893	5 68
Total assets	$24,140 07

LIABILITIES—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$33 05	
" received for assessments levied during 1893		$477 18
" " " prior to 1893		31 52
" " carpenters' risks, etc		4 20
Total receipts		$512 90

EXPENDITURE.

Expenses of management :	
Amount paid for salaries, directors' and auditors' fees	$161 00
" stationery, printing and advertising	17 78
" postage	9 78
" travelling expenses	1 00
" statutory assessment and license	19 29
Total expenses of management	$208 85
Amount of loss which occurred during 1893	109 00
Total expenditure	$317 85

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	737,695 00	737,695 00

MOVEMENTS IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	415	680,770 00
" new and renewed during 1893	200	323,325 00
Gross number during 1893	615	1,004,095 00
Less expired and cancelled in 1893	157	266,400 00
Net risks in force 31st December, 1893	458	737,695 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	24,484 00	24,484 00
Amount of premium notes, after deducting all payments thereon and assessments levied	23,770 96	23,770 96
Amount of premium notes received during the year 1893	11,114 47	11,114 47

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

President—A. D. Lee. | *Secretary*—Jno. C. Harris.

Unassessed premium note capital, $27,753.50.

Assets.

Actual cash on hand at head office		$1,343 24
Amount of assessments unpaid levied during 1893		225 92
" premium notes in force, after deducting all payments thereon and assessments levied		27,753 50
Total assets		$29,322 66

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$737 55	
Cash received for first payments		$ 5 10
" assessments which were levied in 1893		828 79
" " " before 1893		74 27
" interest		26 46
" from all other sources		1 80
Total receipts		$936 42

Expenditure.

Expenses of management:

Amount paid to agents for fees and commission	$ 2 00
" for statutory assessment and license fee	17 22
" printing, stationery and advertising	7 00
" salaries, directors' and auditors' fees	179 55
" postage, etc	10 08
" investigation of claims	2 00
" law expenses	3 13
" other expenses	12 00
Total expenses of management	$232 98

Miscellaneous payments:

Cash paid for losses which occurred during 1893	94 00
" rebate	3 75
Total expenditure	$330 73

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	One year or less.	Two years.	Three years.	Total.
	$ c.	$ c.	$ c.	$ c.
Mutual	14,500 00	4,500 00	679,310 00	698,310 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	425	581,640 00
Taken during 1893, new and renewed	205	278,235 00
Gross number during 1893	630	859,875 00
Less expired and cancelled in 1893	123	160,565 00
Net risks in force 31st December, 1893	507	698,310 00

CLASSIFICATION OF RISKS

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	One year risks.	Two year risks.	Three year risks.	Total.
	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	216 00	151 87	34,525 88	34,893 75
Amount of all premium notes, on policies in force 31st December, after deducting all payments thereon and assessments levied	216 00	151 87	.....	27,753
Amount of premium notes received during the year 1893	216 00	151 87	11,160 89	11,528 76

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business November, 1863.

President—GEO. H. MILLS. | *Secretary*—W. R. STUART.

Unassessed premium note capital, $54,577.65.

ASSETS.

Cash on hand at head office	$95 31	
" deposit in Bank of Hamilton	47 58	
		$ 142 89
Amount unpaid of assessments levied during 1893		1,088 38
" " " before 1893 (not extended)	$801 95	
" of short date notes or due bills less that one year overdue		705 28
" " " one year or more overdue (not extended)	$268 04	
" of premium notes in force, after deducting all payments thereon and assessments levied		54,577 65
" office furniture (not extended)	$100 00	
Total assets		$56,514 20

LIABILITIES.

Amount of promissory note	$1,400 00
Deposit for future assessments, etc	220 28
Total liabilities	$1,620 28

RECEIPTS.

Cash at head office as per last statement (not extended)	$1,580 87	
" as first payments, being part payment of premium notes		$ 424 77
" received for assessments levied		4,348 18
" " interest		17 16
" " bills receivable		1,967 62
" " carpenters' risks and transfer fees, agencies, etc		42 72
" " note discounted		2,300 00
Total receipts		$9,100 45

EXPENDITURE.

Expenses of management :

Amount paid for commission	$ 775 41
" investigation and adjustment of claims	60 65
" printing, stationery and advertising	143 10
" rent and taxes	379 18
" salaries, directors' and auditors' fees	2,773 57
" postage, telegrams and express	62 47
" fuel and light	55 20
" statutory assessment and license fee	32 40
" interest	79 58
" other expenses	133 13
Total expenses of management	$4,494 69

Miscellaneous payments :

Cash paid for losses which occurred during 1893	$5,089 26
" rebate	54 48
" repayment of loan	900 00
Total expenditure	$10,538 43

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,345,486 00	1,345,486 00

MOVEMENT IN RISKS.

Mutual system.

System.	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	1,061	1,306,808 00
" new and renewed during 1893	466	535,898 00
Gross number during 1893	1,527	1,842,706 00
Less expired and cancelled in 1893	418	497,220 00
Net risks in force on mutual system 31st December, 1893	1,109	1,345,486 00

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

——	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	67,296 08	67,296 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,577 65	54,577 65
Amount of premium notes received during the year 1893	26,498 27	26,498 27

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

President—Wm. Colyer. | *Secretary*—E. J. Pearson.

Unassessed premium note capital, $73,903.52.

Assets.

Amount of cash on hand at head office	$ 526 37
Amount unpaid of assessments levied in 1893	667 54
" " prior to 1893	25 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied	73,903 52
Total assets	$75,123 15

Liabilities.

Amount of note issued by company	$700 00
" commission	54 00
" retained premiums	21 82
Total liabilities	$775 82

Receipts.

Cash at head office as per last statement (not extended)	$320 71	
" received for assessments levied in 1893		$2,418 72
" " " before 1893		246 94
" borrowed		1,000 00
" retained premiums		21 82
Total receipts		$3,687 48

Expenditure.

Expenses of management:

Amount paid for agents' commission and fees	$ 68 55
" statutory assessment	38 99
" printing, advertising, postage, etc	104 75
" rent and taxes	8 00
" salaries, directors' and auditors' fees	295 10
" investigation of claims	16 00
" interest	94 95
" travelling expenses	6 00
" other expenses	18 00
Expenses of management (*carried forward*)	$650 34

Expenses of management (*brought forward*)		$650 34
Miscellaneous payments :		
Cash paid for losses which occurred before 1893	$ 513 00	
" " " during 1893	1,015 25	
		$1,528 25
Repayment of loans		1,300 00
Rebate, etc		3 23
Total expenditure		$3,481 82

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,717,928 00	1,717,928 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	960	1,621,332 00
" new and renewed during 1893	328	508,345 00
Gross number during 1893	1,288	2,129,677 00
Less expired or cancelled in 1893	253	411,749 00
Net risks in force on mutual system 31st December, 1893	1,035	1,717,928 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three years.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	76,207 52	76,207 52
Amount of all premium notes, after deducting all payments thereon, and assessments levied	73,903 52	73,903 52
Amount of premium notes received during the year 1893	23,898 15	23,898 15

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

President—R. McCREDIE. | *Secretary*—H. N. HIBBARD.

Unassessed premium note capital, $34,238.94.

ASSETS.

Actual cash on hand at head office and in bank	$900 64
Amount unpaid of assessments levied in 1893	72 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,238 94
Total assets	$35,212 33

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$664 85	
Cash received as first payments, being part payment of premium notes		$ 291 78
" for assessments of 1893		2,856 33
" " " prior to 1893		9 64
" for interest		15 06
Total receipts		$3,172 81

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$ 126 81
" statutory assessment and license	29 12
" printing, stationery and advertising	43 45
" salaries, directors' and auditors' fees	146 10
" postage, telegrams and express, etc	7 85
" travelling expenses	25 55
" investigation of claims	26 90
" other expenses	4 50
Total expenses of management	$ 410 28
Cash paid for losses which occurred during 1893	2,523 74
" rebate	3 00
Total expenditure	$2,937 02

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Three years.	Total.
	$ c.	$ c.
Mutual	1,253,654 00	1,253,654 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	868	1,150,324 00
" new and renewed during 1893	292	373,565 00
Gross number during 1893	1,160	1,523,889 00
Less expired and cancelled in 1893	218	270,235 00
Net risks in force 31st December, 1893	942	1,253,654 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Three year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	38,319 73	38,319 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,238 94	34,238 94
Amount of premium notes received during the year 1893	11,411 77	11,411 77

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATTWOOD.

Commenced business 22nd March, 1884.

President—W. SHEARER. | *Secretary*—ROBT. CLELAND.

Unassessed premium note capital, $56,374.34.

ASSETS.

Amount of cash in Bank of Hamilton, Listowel		$ 1,273 71
" unpaid of assessments levied in 1893		187 12
" " " prior to 1893		14 65
" of premium notes in force, after deducting all payments thereon and assessments levied		56,374 34
Total assets		$57,849 82

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$1,081 61	
Cash received for assessments levied in 1893		$1,235 12
" assessments levied in years prior to 1893		100 15
" interest		19 25
Total receipts		$1,354 52

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	$ 26 68
" printing and stationery	48 00
" salaries	141 00
" postage, etc	10 42
" rent	6 25
" adjusting expenses	8 00
Total expenses of management	$240 35
Amount paid for losses which occurred during 1893	992 07
Total expenditure	$1,162 42

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

System.	Four years.	Total.
	$ c.	$ c.
Mutual	1,177,537 00	1,177,537 00

MOVEMENT IN RISKS.

Mutual system.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1892	715	1,033,897 00
" taken during 1893	256	405,675 00
Gross number in force on mutual system 31st December, 1893	971	1,439,572 00
Less expired and cancelled in 1893	174	262,035 00
Net risks in force 31st December, 1893	797	1,177,537 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1893.

	Four year risks.	Total.
	$ c.	$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	58,876 85	58,876 85
Amount of all premium notes, after deducting all payments thereon and assessments levied		56,374 34
Amount of premium notes received during the year 1893		20,288 75

RECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Real estate, cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Assessments unpaid of 1893.	Assessments of prior years, bills receivable less than one year overdue.	Unassessed premium note capital.	Interest due and accrued.	All other assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bay of Quinte			196 58		184 20	429 25	24,662 42			25,472 45
Bertie and Willoughby			900 64		72 75		34,238 94			35,212 33
Blansbard			288 38		432 40	66 00	20,640 74			21,427 52
Blenheim, North			692 61		91 70	2 60	60,811 15			61,598 06
Brant County			151 20		2,543 51		124,547 09			127,241 80
Bruce, West			9 86		142 33		20,496 35			20,648 54
Canadian Millers'		22,700 00	10,402 29		113 00		53,484 38		451 34	87,151 01
Caradoc Farmers'			1,470 76		75 08		23,941 88			25,487 72
Culross			1,565 55		314 44		26,837 01	30 60		28,747 00
Dereham and West Oxford			939 84		105 66	66 28	19,046 82			20,158 60
Dominion Mutual	5,108 00	7,406 40	2,377 93			4,135 74	121,288 12		452 03	140,763 22
Dorchester, North and South			3,964 12		91 04		34,528 25			38,583 41
Downie			106 48				25,298 43			25,404 91
Dumfries, North and Waterloo South			41 60		414 32		153,292 08			153,748 00
Dunwich Farmers'			1,441 80		194 85	45 70	22,427 83			24,110 18
Easthope, South			100 63		180 85		100,776 87			101,058 35
Ekfrid					277 82	2 35	14,589 47			14,869 64
Elma Farmers'			1,273 71		187 12	14 65	56,374 34			57,849 82
Eramosa			409 36				18,063 43			18,472 79
Erie Farmers'			169 54	303 06			27,587 75			28,060 35
Formosa		2,300 00	1,244 79				68,922 18	71 87		72,538 84
Germania Farmers'			2,192 73	60 72	2 86		50,840 59	35 18		53,132 02
Grand River			283 16		209 73	50 35	21,366 98			21,910 22
Grenville Patron			598 04		131 24		12,162 28			12,891 56
Grey and Bruce			491 67		81 60	16 15	53,171 59			53,760 81

Guelph Township			1,002 60				28,766 25			29,768 85
Halton Union			220 77			87 36	39,001 53			39,309 66
Hay Township			2,424 45				97,078 15			99,502 60
Hopewell Creek			256 18		1,247 74	272 99	55,388 36			57,165 27
Howard Farmers'			826 17	90 75	36 50		14,763 00			15,716 42
Howick Farmers'			2,973 89		952 62		198,625 96			202,552 47
Kent and Essex			66 43			75 87	21,949 35			22,091 65
Lambton Farmers'			2,203 46			1,095 48	100,093 26			103,302 20
Lennox and Addington			24 46		1,247 82	22 85	26,857 87			28,153 00
Lobo Township			1,292 31		51 67	21 72	22,926 96			24,292 66
London Township			3,532 74		81 53		26,164 22	1 89		29,780 38
McGillivray			173 64			163 35	10,396 56			10,733 55
McKillop			402 30		214 95		81,385 62			82,002 87
Nichol			750 29		253 58	113 61	39,934 70			41,052 18
Nissouri Farmers'			526 37		667 54	25 72	73,903 52			75,123 15
Norfolk Farmers'			58 85		296 02	106 62	22,479 90			22,941 39
Oneida Farmers'			1 11	60 75	47 35		14,330 58			14,439 79
Otter			228 10		135 33	5 68	23,770 96			24,140 07
Oxford Farmers'			831 56		242 11		35,744 02			36,817 69
Peel and Maryboro'			1,218 09		138 79	64 61	22,162 25			23,583 74
Peel County Farmers'			3,480 05		3,082 63		133,609 08			140,171 76
Puslinch			355 04				17,516 37			17,871 41
Saltfleet and Binbrook			1,343 24		225 92		27,753 50			29,322 66
Simcoe County			25 01		232 96	68 25	16,984 76		58 02	17,369 00
Southwold Farmers'			435 51		412 43		29,795 58			30,643 53
Sydenham			791 53	751 69	1,877 94	302 13	126,107 39			129,830 68
Townsend Farmers'			472 07		89 08	2 40	31,996 92			32,560 47
Usborne and Hibbert			785 51		480 42		85,311 02			86,576 95
Victoria			142 89		1,088 38	705 28	54,577 65			56,514 20
Walpole Farmers'			464 03	97 64	135 86		40,847 95			41,545 48
Waterloo, North			2,787 76		336 33		165,477 93			168,602 02
Wawanosh, West			1,677 29		498 85		98,363 86			100,540 00
Westminster Township			14,480 30				34,081 51			48,561 81
Williams, East			4 90	27 35	97 04		9,914 16			10,043 45
Yarmouth			1,109 85		4 16		17,942 06			19,056 07
Totals	5,103 00	32,406 40	78,682 02	1,391 96	20,021 99	7,872 99	3,035,399 53	138 94	961 39	3,181,978 22

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Other liabilities.	Total liabilities.	No. of policies in force.	Amount at risk.
	Reported but not adjusted.	Adjusted.	Resisted.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Bay of Quinte	299 50			900 00	18 60			1,218 10	732	968,018 00
Bertie and Willoughby									942	1,253,654 00
Blanshard		15 00						15 00	551	718,650 00
Blenheim, North									524	1,259,600 00
Brant County		2,250 00		2,400 00	17 95			4,667 95	2,973	4,488,137 00
Bruce, West									542	562,970 00
Canadian Miller		1,635 63						1,635 63	266	716,425 00
Caradoc Farmers'	600 00		100 00			6 50		706 50	624	875,397 00
Culross									541	723,886 00
Dereham and West Oxford									333	592,874 00
Dominion Mutual	1,657 34		600 00				47 99	2,285 33	3,949	5,403,274 00
Dorchester, North and South									894	1,369,320 00
Downie							8 00	8 00	459	911,000 00
Dumfries, North, Waterloo South	1,000 00						200 00	1,200 00	1,700	3,855,840 00
Dunwich Farmers'									746	841,420 00
Easthope, South				1,200 00				1,200 00	1,104	2,165,565 00
Ekfrid							321 71	321 71	459	598,614 00
Elma Farmers'									797	1,177,537 00
Eramosa									250	514,935 00
Erie Farmers'									738	902,290 00
Formosa									1,930	2,090,966 00
Germania Farmers'									1,017	1,414,670 00
Grand River									574	954,027 00
Grenville Patron									364	440,380 00
Grey and Bruce			1,300 00					1,300 00	1,286	1,389,973 00
Guelph Township									318	633,250 00

Halton Union Farmers'				700 00				700 00	758	1,027,855 00
Hay Township									1,611	2,484,095 00
Hopewell Creek		317 65						317 65	982	1,242,385 00
Howard Farmers'									431	527,000 00
Howick Farmers'							70 54	70 54	2,984	4,393,010 00
Kent and Essex	507 00							507 00	555	708,556 00
Lambton Farmers'	2,156 80							2,156 80	3,459	4,161,656 00
Lennox and Addington				850 00				850 00	782	997,245 00
Lobo Township									442	633,844 00
London Township									729	983,106 00
McGillivray		1,090 33	450 00					1,540 33	424	433,240 00
McKillop		600 00		3,000 00				3,600 00	1,789	2,570,845 00
Nichol									909	1,193,097 00
Nissouri Farmers'				700 00			75 82	775 82	1,035	1,717,928 00
Norfolk Farmers'		550 00		1,000 00	140 00			1,690 00	1,180	1,031,405 00
Oneida Farmers'				90 00	8 05			98 05	352	552,836 00
Otter									458	737,695 00
Oxford Farmers'		700 00		1,536 00	68 17		21 50	2,325 67	759	988,580 00
Peel and Maryboro'									608	806,935 00
Peel County Farmers'	2,293 42	1,958 00		4,500 00			201 30	8,952 72	3,322	5,272,740 00
Puslinch									331	648,265 00
Saltfleet and Binbrook									507	698,310 00
Simcoe County				150 00				150 00	412	538,853 00
Southwold Farmers'									518	838,050 00
Sydenham									4,335	5,178,324 00
Townsend Farmers'				1,000 00	27 50			1,027 50	788	1,189,857 00
Usborne and Hibbert									2,068	3,339,845 00
Victoria				1,400 00			220 28	1,620 28	1,109	1,345,486 00
Walpole Farmers'		100 00					22 37	122 37	754	1,424,788 00
Waterloo, North, Farmers'									1,899	3,453,090 00
Wawanosh, West									2,139	2,620,640 00
Westminster Township									859	1,331,575 00
Williams, East				802 15	7 32			809 47	295	382,105 00
Yarmouth									480	694,986 00
Totals	8,494 06	9,216 61	2,450 00	20,228 15	287 59	6 50	1,189 51	41,872 42	64,676	92,970,899 00

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Name of company.	Fees or surveys.	First payments on premium notes.	Assessments for 1893.	Arrears of prior assessments.	Interest.	Bills receivable, etc.	Licenses, extra risks, transfer fees, etc.	Investments.	Borrowed money.	Retained premiums.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bay of Quinte		841 71	1,050 00	295 34			9 50		900 00			3,096 55
Bertie and Willoughby		291 78	2,856 33	9 64	15 06							3,172 81
Blanshard			1,090 16	60 00					140 00			1,290 16
Blenheim, North			1,122 10	70 30	7 85				230 00			1,430 25
Brant County			4,882 91	1,015 35			12 00					5,910 26
Bruce, West			993 81	282 75					325 00			1,601 56
Canadian Millers'		6,377 80	11,199 00	25 00	1,529 39	100 00	57 35					19,288 54
Caradoc Farmers'	114 50	282 11	931 64	19 75	47 62		2 00					1,397 62
Culross			848 36	172 50	2 24							1,023 10
Dereham and West Oxford		937 61		54 07	8 40						52	1,000 60
Dominion Mutual		16,144 73			466 31	40 00	44 71					16,695 75
Dorchester, North and South		866 92	2,027 08	8 20	178 37							3,080 57
Downie				23 43								23 43
Dumfries, North, and Waterloo South			8,665 50	121 83					8,950 00		88 88	17,826 21
Dunwich Farmers'		486 33	1,001 28	24 48	12 00							1,524 09
Easthope, South			5,170 48	83 76					1,200 00			6,454 24
Ekfrid			2,591 96	74 63	1 30		2 00		150 00	42 50		2,862 39
Elma Farmers'			1,235 12	100 15	19 25							1,354 52
Eramosa			516 73		9 31							526 04
Erie Farmers'	140 87	226 30	1,466 95									1,834 12
Formosa		1,151 90	1,693 60		211 79			100 00			74	3,158 03
Germania Farmers'		477 61	1,292 64	33 51	24 20		1 00					1,828 96
Grand River	53 00		3,013 08	120 97	21 65		1 00					3,209 70
Grenville Patron	294 50	47 90	879 03				1 00					1,222 43
Grey and Bruce			1,928 52	89 35	40 50							2,058 37

Guelph Township		418 03			22 73							440 76
Halton Union Farmers'		1,063 25			29 24				700 00		18 57	1,811 06
Hay Township		266 00		11 88	83 45							361 33
Hopewell Creek			6,155 30	427 01					3,220 00			9,802,31
Howard Farmers'		979 05			11 17		25					990 47
Howick Farmers'			7,776 52	544 19	40 90				425 00	47 48		8,834 09
Kent and Essex		1,058 80			20 53						3 80	1,083 13
Lambton Farmers'		9,082 98			102 86		5 25	285 00				9,476 09
Lennox and Addington		655 93	4,476 27	257 91	10 10				250 00		100 00	5,750 21
Lobo' Township		423 46	833 49	43 85	89 97						7 31	1,398 08
London Township			1,555 72	121 73	124 75		6 30					1,808 50
McGillivray		556 56		67 10	32 54			1,000 00				1,656 20
McKillop			5,084 80	187 75			6 72		4,400 00			9,679 27
Nichol		2,920 61		213 32	35 87	241 40						3,411 20
Nissouri Farmers'			2,418 72	346 94					1,000 00	21 82		3,687 48
Norfolk Farmers'	28 35	742 74	2,843 47	74 15			6 00		3,545 65			7,240 36
Oneida Farmers'	31 50		857 74	122 69			16 50		200 00			1,228 43
Otter		477 18		31 52			4 20					512 90
Oxford Farmers'			2,068 08	128 67		2,051 05	1 00					4,248 75
Peel and Maryboro'		551 32	748 12	148 84	26 10							1,474 38
Peel County Farmers'		1,437 00	7,605 03	859 27			6 40		4,500 00	44 95		14,452 65
Puslinch	13 00	224 66	1,149 62		12 64							1,399 92
Saltfleet and Binbrook		5 10	828 79	74 27	26 46						1 80	936 42
Simcoe County			946 34	199 45					647 35		5 60	1,798 74
Southwold Farmers'			828 41	245 61	23 20							1,097 22
Sydenham	346 25	2,036 62	5,154 05	2,765 84								10,302 76
Townsend Farmers'	133 50	624 63	3,159 10	35 26					1,000 00			4,952 49
Usborne and Hibbert			4,399 09	299 16	3 75				375 00			5,077 00
Victoria		424 77	4,348 18		17 16	1,967 62	42 72		2,300 00			9,100 45
Walpole Farmers'	402 00	372 86	1,984 91	210 86	18 86							2,989 49
Waterloo, North, Farmers'			3,833 35	312 28	64 23							4,209 86
Wawanosh, West			3,579 20	262 08			13 50		1,000 00		80 79	4,935 57
Westminster Township	97 90		2,483 81		589 90						1 78	3,173 39
Williams, East		207 53	434 59	89 45					2,212 15		9 70	2,953 42
Yarmouth		816 60	1,351 84		29 06		30 50					2,228 00
Totals	1,655 37	53,478 38	133,360 82	10,666 09	4,010 71	4,400 02	269 90	1,385 00	37,670 15	156 75	319 49	247,372 68

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Losses.	Reinsurances.	Refunds, rebate and returned premium.	Repayment of loans.	Investments.	General expense account.	Agents' commissions, etc.	Law arbitration and Division Court costs.	Interest.	Statutory assessments and license fees.	All other expenses.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bay of Quinte	1,712 70	.....	6 25	500 00	.....	497 92	150 00	.....	15 20	26 42	.....	2,907 59
Bertie and Willoughby	2,523 74	.....	3 00	.....	.....	254 35	126 81	.....	.....	29 12	.....	2,937 02
Blanshard	417 52	.....	.....	440 00	.....	121 98	.....	3 08	22 53	20 07	.....	1,025 18
Blenheim, North	1,310 00	.....	.....	230 00	.....	126 49	.....	.....	7 85	29 59	.....	1,703 93
Brant County	4,068 77	.....	.....	.....	.....	1,055 37	828 73	.....	222 55	93 87	.....	6,269 29
Bruce, West	500 35	.....	30 60	675 00	.....	400 08	44 00	2 50	58 69	17 16	100 00	1,828 38
Canadian Millers'	13,137 89	326 41	12 22	.....	.....	2,713 66	.....	.....	.....	18 94	1,606 63	17,815 75
Caradoc Farmers'	598 47	.....	20 18	.....	.....	185 50	114 50	.....	.....	20 90	.....	939 55
Culross	16 18	.....	.....	.....	.....	172 71	40 00	.....	.....	19 82	8 13	256 84
Dereham and West Oxford	485 00	.....	7 36	.....	.....	166 08	.....	.....	.....	16 39	.....	674 83
Dominion Mutual	10,492 50	89 90	182 54	.....	.....	6,615 05	1,153 00	903 66	22 41	103 89	153 20	19,716 15
Dorchester, North and South	1,812 60	.....	79 43	.....	.....	352 72	.....	75	.....	33 56	.....	2,279 06
Downie	20 00	.....	.....	.....	.....	115 53	.....	5 00	.....	22 42	.....	162 95
Dumfries N. and Waterloo S.	7,322 00	.....	.....	8,950 00	.....	981 70	.....	94 89	197 80	100 62	34 50	17,681 51
Dunwich Farmers'	371 00	.....	.....	.....	.....	275 37	.....	.....	.....	20 69	.....	667 06
Easthope, South	6,731 60	.....	.....	.....	.....	395 66	.....	236 71	.....	48 57	.....	7,411 94
Ekfrid	2,986 05	.....	.....	150 00	.....	172 26	.....	2 00	6 50	12 30	52 00	3,381 11
Elma Farmers'	922 07	.....	.....	.....	.....	213 67	.....	.....	.....	26 68	.....	1,162 42
Eramosa	202 00	.....	.....	.....	.....	95 96	114 00	.....	.....	15 15	.....	427 11
Erie Farmers'	1,192 50	.....	.....	175 00	.....	276 93	.....	.....	.....	22 85	.....	1,667 28
Formosa	4,039 25	.....	28 61	.....	.....	570 87	181 50	2 00	.....	41 69	.....	4,863 92
Germania Farmers'	1,755 00	.....	.....	.....	.....	211 35	.....	.....	.....	32 90	.....	1,999 25
Grand River	3,442 82	.....	.....	.....	.....	281 16	.....	.....	.....	23 85	.....	3,747 83
Grenville Patron	257 50	.....	.....	18 89	.....	66 65	274 00	.....	.....	7 35	.....	624 39
Grey and Bruce	2,512 69	.....	75	.....	.....	301 55	235 25	25 25	.....	31 40	.....	3,106 89
Guelph Township	10 90	.....	.....	.....	.....	89 05	.....	.....	.....	18 24	.....	118 19

B 1894

Halton Union Farmers'	2,083 85		26 66			216 17		55 35		20 47		2,402 50
Hay Township	428 42		3 08			590 99				53 96		1,076 45
Hopewell Creek	5,167 80			3,220 00		574 48	21 25	388 73	136 15	37 72		9,546 13
Howard Farmers'			16 25			225 75				10 13		252 13
Howick Farmers'	6,164 32		38 61	425 00		1,032 06	179 00		6 10	93 81		7,938 90
Kent and Essex	1,402 08					143 27				19 28		1,564 63
Lambton Farmers'	8,407 95		231 45			981 40	941 25	11 35		87 34		10,660 74
Lennox and Addington	1,106 00		19 03	3,500 00		406 45	93 21	227 83	290 00	26 83	75 85	5,745 20
Lobo Township	2,238 60		31 48			208 92	77 00	12 00		17 57		2,584 97
London Township	109 50		15 97			236 67	140 50			24 85		527 49
McGillivray	1,363 33		14 05			183 60	12 50			14 03		1,587 51
McKillop	7,198 65			1,400 00		762 09	65 75	5 00	173 70	59 39		9,664 58
Nichol	1,405 41		39 48			634 01	541 50			29 26	11 25	2,660 91
Nissouri Farmers'	1,528 25		3 23	1,300 00		437 15	58 75		94 95	38 99	20 50	3,481 82
Norfolk Farmers'	1,930 60		13 73	4,600 00		559 55	466 50		22 40	27 34		7,620 12
Oneida Farmers'	963 51					274 00				16 40		1,253 91
Otter	109 00					189 56				19 29		317 85
Oxford Farmers'	955 65			2,025 00		379 41			33 73	24 90		3,418 69
Peel and Maryboro'	1,117 50		43 30			292 81	108 10	80		20 05		1,582 56
Peel County Farmers'	8,683 02		41 19			2,214 68	316 50			109 91		11,365 30
Puslinch	1,389 55		2 70			88 88				17 60		1,498 73
Saltfleet and Binbrook	94 00		3 75			210 63	2 00	3 13		17 22		330 73
Simcoe County	544 00			847 35		441 59			25 60	15 12	1 00	1,874 66
Southwold Farmers'	1,520 00					254 82				21 38		1,796 20
Sydenham	6,978 80		5 30	1,186 12		1,162 32	74 00			104 69		9,511 23
Townsend Farmers'	5,707 68					415 29				29 58		6,152 55
Usborne and Hibbert	4,513 41			375 00		534 68	65 87	12 00	17 00	70 80		5,588 76
Victoria	5,089 26		54 48	900 00		3,607 30	775 41		79 58	32 40		10,538 43
Walpole Farmers'	2,527 55		32 80			552 30	159 00			33 75		3,305 40
Waterloo, North	3,573 73					869 03		7 18		69 11		4,519 05
Wawanosh, West	1,951 25		7 42	1,000 00		898 06		35 00		55 88		3,947 61
Westminster Township	464 48		7 06			582 73				32 20		1,086 47
Williams, East	1,427 00		11 62	1,410 00		144 00			26 90	12 73	50	3,032 75
Yarmouth	1,386 93		3 00			262 08				18 44		1,670 45
Totals	158,370 98	416 31	1,036 58	33,327 36		37,276 41	7,359 88	2,034 21	1,459 64	2,136 86	2,163 56	245,581 79

FIRE INSURANCE—MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1893.

Name of company.	Gross amount at risk on mutual plan.	Premium notes, net, unassessed.	Surplus of general assets over liabilities.	New business taken during 1893.	Premium notes taken during year 1893.
	$ c.	$ c.	$ c.	$ c.	$ c.
Bay of Quinte	968,018 00	24,662 42	24,254 35	390,965 00	11,815 75
Bertie and Willoughby	1,253,654 00	34,238 94	35,212 33	373,565 00	11,411 77
Blanshard	718,650 00	20,640 74	21,412 52	196,095 00	6,280 22
Blenheim, North	1,259,600 00	60,811 15	61,598 06	213,650 00	10,432 50
Brant County	4,488,137 00	124,547 09	122,573 85	1,585,740 00	47,133 77
Bruce, West	562,970 00	20,496 35	20,843 58	223,250 00	8,716 00
Canadian Millers'	716,425 00	53,184 38	85,515 38	251,550 00	32,409 00
Caradoc Farmers'	875,397 00	23,941 88	24,781 22	314,955 09	9,148 65
Culross	723,886 00	26,837 01	28,747 00	238,205 00	9,528 20
Dereham and West Oxford	592,874 00	19,046 82	20,158 60	283,805 00	10,052 20
Dominion Mutual	5,403,274 00	121,288 12	138,477 89	2,044,744 00	60,094 46
Dorchester, North and South	1,369,320 00	34,528 25	38,583 41	588,160 00	16,873 80
Downie	911,000 00	25,298 43	25,396 91	326,470 00	9,794 10
Dumfries, North, and Waterloo, South	3,855,840 00	153,292 08	152,548 00	606,725 00	27,135 25
Dunwich	841,420 00	22,427 83	24,110 18	325,845 00	9,775 35
Easthope, South	2,165,565 00	100,776 87	99,858 35	220,120 00	11,006 00
Economical	5,077,738 00	210,942 76	271,081 61	1,882,715 00	119,525 00
Ekfrid	598,614 00	14,589 47	14,547 93	265,489 00	7,924 67
Elma Farmers'	1,177,537 00	56,374 34	57,849 02	405,675 00	20,288 75
Eramosa	514,935 00	18,063 43	18,472 79	125,100 00	5,895 50
Erie Farmers'	902,290 00	27,587 75	28,060 35	280,850 00	11,374 75
Fire Insurance Exchange	901,800 00	10,228 05	26,060 99	1,007,473 00	24,110 80
Formosa	2,090,966 00	68,922 18	72,538 84	813,660 00	28,636 00
Germania	1,414,670 00	50,840 59	53,132 02	439,805 00	17,841 75
Gore District	4,351,257 00	187,260 37	315,452 73	1,691,855 00	124,481 00
Grand River	954,027 00	21,366 98	21,910 22	258,600 00	7,883 00
Grenville Patron	440,380 00	12,162 23	12,891 56	335,380 00	10,061 40
Grey and Bruce	1,389,973 00	53,171 39	52,460 81	536,242 00	23,235 60
Guelph Township	633,150 00	28,766 25	29,768 85	220,950 00	10,571 25
Halton Union Farmers'	1,027,855 00	39,001 53	38,609 66	524,250 00	18,080 50
Hand-in-Hand	1,161,541 00	10,144 93	69,208 86	1,346,590 00	40,139 32

Hay Township	2,484,095 00	97,078 15	99,502 60	492,555 00	20,326 00
Hopewell Creek	1,242,385 00	55,388 36	56,847 62	250,300 00	13,016 00
Howard Farmers'	527,000 00	14,763 00	15,716 42	295,050 00	8,851 50
Howick Farmers'	4,393,010 00	198,625 96	202,481 93	1,054,380 00	52,719 00
Kent and Essex	708,556 00	21,949 35	21,584 65	208,250 00	7,310 52
Lambton Farmers'	4,161,656 00	100,093 26	101,145 40	1,518,226 00	45,546 80
Lennox and Addington	997,245 00	26,857 87	27,303 00	262,895 00	13,655 67
Lobo	633,841 00	22,926 96	24,292 66	219,750 00	8,790 00
London Township	983,106 00	26,164 22	29,780 38	378,495 00	11,376 80
McGillivray	433,240 00	10,396 56	9,189 22	119,985 00	3,599 55
McKillop	2,570,845 00	81,385 62	78,402 87	997,525 00	36,308 70
Millers' and Manufacturers'	2,293,873 00	22,949 17	85,073 99	2,651,266 00	84,936 32
Nichol	1,193,097 00	39,934 70	41,052 18	455,755 00	17,038 65
Nissouri	1,717,928 00	73,903 52	74,347 33	508,345 00	23,898 15
Norfolk	1,031,405 00	22,479 90	21,251 39	265,790 00	7,796 86
Oneida Farmers'	552,836 00	14,330 58	14,341 74	199,131 00	6,031 35
Otter	737,695 00	23,770 96	24,140 07	323,325 00	11,114 47
Oxford Farmers'	988,580 00	35,744 02	34,492 02	312,405 00	12,255 00
Peel and Maryborough	806,935 00	22,162 25	23,583 74	352,425 00	10,683 75
Peel County	5,272,740 00	133,609 08	131,219 04	897,825 00	27,054 61
Perth	4,229,311 00	122,703 31	155,870 06	1,814,019 00	91,285 69
Puslinch	648,265 00	17,516 37	17,871 41	242,615 00	7,354 45
Saltfleet and Binbrook	698,310 00	27,753 50	29,322 66	278,235 00	11,528 76
Simcoe County	538,853 00	16,984 76	17,369 00	194,531 00	6,812 75
Southwold Farmers'	858,050 00	29,795 58	30,643 52	326,250 00	13,050 00
Sydenham	5,178,324 00	126,107 39	129,830 68	1,591,848 00	40,761 14
Townsend Farmers'	1,189,857 00	31,996 92	31,532 97	392,405 00	12,478 36
Usborne and Hibbert	3,339,845 00	85,311 02	86,576 95	1,151,920 00	34,417 87
Victoria	1,345,486 00	54,577 65	54,893 92	535,898 30	26,198 27
Walpole	1,424,788 00	40,847 95	41,423 11	554,601 00	19,970 84
Waterloo	5,188,232 00	203,801 21	253,496 25	2,220,824 00	166,528 01
Waterloo, North	3,453,090 00	165,477 93	168,602 02	1,025,354 00	51,686 00
Wawanosh, West	2,620,640 00	98,363 86	100,540 00	950,185 00	38,007 40
Wellington	2,656,924 33	124,318 46	135,265 61	1,051,315 66	76,243 71
Westminster Township	1,331,575 00	34,081 51	48,561 81	316,481 00	9,494 43
Williams, East	382,105 00	9,914 16	9,233 98	117,465 00	3,523 25
Yarmouth	694,986 00	17,942 06	19,056 07	332,061 00	9,381 08
Totals	118,834,575 33	3,927,957 76	4,451,956 94	43,168,900 66	1,803,738 02

FIRE LOSSES FOR 1893.

SHEWING

(*a*) LOCALITIES, MONTHS OF OCCURRENCE, AND TOTAL CLAIMS PAID.

(*b*) LOCALITIES, CAUSES, AND NUMBER OF LOSSES.

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

DIVISION C.—FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

ABSTRACT OF ANNUAL STATEMENTS; ALSO OF APPLICATIONS FOR REGISTRY FILED SINCE LAST REPORT.

ANCIENT ORDER OF FORESTERS OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 33 Richmond St. W., Toronto.

Organized 13th July, 1871, incorporated in Ontario, 9th April, 1874.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

E. T. Perry, High Chief Ranger.....Montreal.
A. O. Jeffrey, Sub High Chief Ranger.....London.
H. E. Griffiths, High Treasurer.....Toronto.
H. West, High Senior Woodward.....Owen Sound.
H. J. Snelgrove, High Junior Woodward.....Cobourg.
R. Jessiman, High Senior Beadle.....Toronto.
W. Baird, High Junior Beadle.....Galt.
W. Williams, Permanent Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for benefits in the nature thereof.*

None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st July, 1892	718	760,250 00
Contracts taken during 1893, new and renewed	400	507,000 00
Gross number and amount on foot at any time during year 1893	1,118	1,267,250 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts matured 1893	6	8,000 00		
" lapsed in 1893	30	31,000 00		
" cancelled in 1893	1	2,000 00		
Total deductions extended	37	41,000 00	37	41,000
Net contracts on foot 31st December, 1893				1,226,250 00

III. Funeral Benefits.

Funeral Benefits are paid by the Supreme Body.

The total membership of the branches of the High Court as at 31st December, 1893, was as follows :

Subordinate bodies	12,387
Juvenile branches	2,102
Auxiliary branches	1,800
Total	16,289

Number of Members died in 1893, 101, as follows : subordinate bodies, 87 ; juvenile branches, 6 ; Auxiliary bodies, 8.

The total amount of funeral benefits paid in 1893 in respect of deceased members was $8,840.00, as follows ; High Court, $8,440.00 ; Auxiliary branches, $400.

The number of members' wives deceased in 1893 was 72.

The total amount of funeral benefits paid in 1893 in respect of deceased wives was $3,525.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1893, was $103,320 52, viz., High Court, $8,258.00 ; subordinate bodies, $83,952.52 ; juvenile branches, $5,110.00 ; auxiliary bodies, $6,000.00.

IV. Sick Benefits.

The Sick Benefits are paid partly by the Supreme Body and partly by the Subordinate Bodies.

The number of members who received Sick Benefits in 1893 was 3,584, viz. : subordinate bodies, 2,824 ; juvenile branches, 400 ; auxiliary bodies, 360.

The total amount of benefits paid in 1893 in respect of sick members was $111,592.52, viz. : High Court, $4,938.60 ; subordinate bodies, $102,589.12 ; juvenile branches, $1,136 00 ; auxiliary bodies, $2,928.80

The number of weeks' sickness experienced in 1893 was 11,246, viz. : subordinate bodies, 9,600 ; juvenile branches, 839 ; auxiliary bodies, 807.

The amount paid for medical attendance during 1893 was $17,094.13, viz. : High Court, $107.75 ; subordinate bodies ; $13,184.38 ; juvenile branches, $2,002.00 ; auxiliary bodies, $1,800.00

Assets.

	High Court.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Cash value of real estate		11,495 00			11,495 00
" mortgages		14,406 25			14,406 25
Bonds, debentures and securities other than mortgages	6,829 50	6,200 00			13,029 50
Cash on deposit Imperial Bank, Toronto	12,776 70				
" Bank of Toronto, Cobourg	115 00				
" Huron and Erie Loan and Savings Co., London	4,613 31				
" sundry Banks		51,485 24	7,184 00	2,296 82	78,471 07
" P. O. Savings Bank		4,654 76			4,654 76
" in Treasurer's hands		4,044 30	500 00	100 00	4,644 30
Dues and assessments due and unpaid on certificates in force	2,502 95	10,122 74			12,625 69
Amounts due by Subordinate Courts	12,341 44				
Supplies	1,885 22				
Chattels	2,165 16				16,391 82
Court property		17,786 45			
Sundry securities		4,946 43			
Shares in Hall Companies		16,795 94			
Dominion stock		2,900 00			42,428 82
Totals	43,229 28	144,837 11	7,684 00	2,396 82	198,147 21

LIABILITIES.

	High Court.	Subordinate Bodies.	Total.
	$ c.	$ c.	$ c.
Amount of claims admitted by Society	1,000 00		1,000 00
" due High Court of England	1,503 20		1,503 20
" cash to credit of members	106 89	362 95	469 84
" collections	14 00		14 00
" due *Ancient Forester* publication	182 39		182 39
" due salaries, goods and sundries	830 75		830 75
" due sundries		5,573 68	5,573 68
" due mortgages		7,150 00	7,150 00
Totals	3,637 23	13,086 63	16,723 86

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments made for purposes of life insurance certificates are stated sums payable on the 1st day of each month in advance.

Twelve payments were made in 1893.

The Society's accounts were audited on the 11th day of August, 1893, and in January, 1894.

The Society's accounts are kept in the following books : cash, journals, ledgers, records and registers.

Names and post office addresses of the auditors for 1893 were as follows : R. Howie, Guelph ; F. Abbott, Meaford ; John Anderson, Montreal.

No changes were made in the organization or management of the Society during 1893.

Certain changes were made in the constitution during 1893, and are filed herewith.

VIII. CASH RECEIPTS

High Court cash balances from 1892 (not extended)	$ 19,557 75
Subordinate Courts (not extended)	126,593 32
Juvenile branches	6,994 74
Circles	1,078 45
Total	$154,224 26

CASH RECEIPTS.—*Continued.*

	High Court.	Subordinate Bodies.	Juvenile Bodies.	Auxiliary Branches.
Cash received during 1893 from:	$ c.	$ c.	$ c.	$ c.
Application fees	750 00			
Initiation fees		6,040 08		
Dues	35,209 14	103,640 59	5,310 00	7,097 79
Fines		86 34		
Rent		2,071 40		
Supplies sold	4,448 18	461 96		129 33
Interest and dividends	934 76	3,293 82		35 50
Ancient Forester account	4,191 03			
Management Fund	3,682 88			
Other sources	1,001 00	3,061 24		
Totals	50,216 99	118,655 43	5,310 00	7,262 62

IX.—EXPENDITURE.

	High Court.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
Cash paid during 1893 for:	$ c.	$ c.	$ c.	$ c.
(a) *Expenses of Management:*				
Expenses of annual meeting	3,341 90			
Returned application fees	39 58			
Per capita tax and levies		6,846 16		
Commission	829 66			
Interest		272 70		
Law costs	180 00			
Supplies bought	2,887 07	3,350 23	200 00	229 77
Travelling expenses	1,256 14			
Rent, light, heat and taxes, telephone, etc	382 50	5,974 90	300 00	80
Salaries, officers' and auditors' fees	3,490 27	7,149 65	275 00	325 41
Clerk hire	500 00			
Printing, stationery and advertising	2,991 03	1,880 39		155 50
Postage, telegrams and express	817 75	1,055 58	250 00	58 87
Premiums for guarantee of lodge officers	112 50	20 15	125 00	11 50
Other management expenses detailed in memorandum	3,375 48			34 60
Registration fee	50 00			
Total expenses of management	20,253 88	26,549 76	1,150 00	816 45
(b) *Miscellaneous Expenditure:*				
Life insurance claims other than endowments	8,000 00			
Funeral benefits	11,965 00			400 00
Sick benefits	4,938 60	102,589 12	1,136 00	2,928 80
Gratuities to distressed members and Courts	175 00	2,405 04	334 74	
Medical attendance	107 75	13,184 38	2,002 00.	1,800 00
Expenditure other than any of the foregoing		399 27		
Purchase of stock, and investments		33,737 28		
Total expenditure	45,440 23	178,864 85	4,622 74	5,945 25

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 72 Yonge St., Toronto, Ont.

Organized 1st July, 1881, and incorporated in Canada, 2nd May, 1889

The Executive Officers of the Society at the 31st day of December, 1893, were as follows :

Oronhytekha, M.D., Supreme Chief Ranger.....Toronto, Ont.
Edward Botterell, Past Supreme Chief Ranger.....Ottawa, Ont.
D. D. Aitken, Supreme Vice-Chief Ranger .....Flint, Mich.
John A. McGillivray, Q.C., Supreme Secretary ....Toronto, Ont.
T. G. Davey, Supreme Treasurer .....London, Ont.
Thomas Millman, M.D., Supreme Physician.....Toronto, Ont.
Hon. W. Wedderburn, (Judge), Supreme Councillor. Hampton, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing.	
	Subsequently to 1893.	Total.
Amount covered by Endowment Contracts in force 31st December, 1893....	$1,069,000 00	$1,069 000 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits, in force 31st December, 1893.....	.....	66,712,000 00
Total, 31st December, 1893	.....	$67,781,000 00

II. MOVEMENT OF INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1892.....	544	$759,000 00
Add contracts taken during 1893 now or renewed	185	310,000 00
Gross number and amount of contracts on foot at any time during, 1893....	729	$1,069,000 00
Deductions— Contracts matured, lapsed, surrendered or cancelled, none		
Net contracts on foot 31st December, 1893	729	1,069,000 00

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	42,480	52,484,000 00
Add contracts taken during 1893, new or renewed	15,608	19,603,000 00
Gross number and amount of contracts on foot at any time during 1893	58,088	72,087,000 00

Deductions—	Number.	Amount.		
		$ c.		
Contracts matured in 1893	265	331,000 00		
Contracts lapsed in 1893	4,068	5,044,000 00		
Total deductions extended	4,333	5,375,000 00	4,333	5,375,000 00
Net contracts on foot at 31st December, 1893			53,755	66,712,000 00
Grand total of certificate holders in A and B, 31st December, 1893			54,484	67,781,000 00

III. Funeral Benefits.

Sick and Funeral Benefits are undertaken by the Supreme Body.
During 1893, Funeral Benefits were paid, amounting to $4,233 00.

IV. Sick Benefits.

Number of members who received Sick Benefits in 1893, 3,243.
Total amount of Sick Benefits paid in 1893, $51,938.47.
Number of weeks' sickness experienced in 1893, 12,671
Balance standing to the credit of Sick Benefit Fund at 31st December, 1893, $37,148 47.

V. Assets.

Cash value of mortgages	$407,032 32
" " bonds, debentures, securities other than foregoing	149,292 84
Actual cash on hand, other than in Bank, as per Audit Statement at 31st December, 1893 held by Supreme Secretary	5,189 69
Cash on Deposit to Society's credit (not drawn against) in Molsons Bank, and National Banking Co., Toronto and London, Eng	111,794 98
Cash in Post Office Savings Bank	13,798 88
Amount of interest due and accrued	13 703 31
Aggregate amount of all other assets	223,291 99
Total assets	$924,104 01

VI Liabilities.

Amount of claims admitted by the Society	$18,150 00
Losses in process of adjustment	1,000 00
Sundry accounts due	1,251 73
Total liabilities	$20,401 73

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments are made for purposes of life insurance or Endowment Certificates monthly.

Twelve such assessments were made during 1893, each being payable on the first of every month.

The Society accounts were audited six times during 1893.

The following books of record and account are kept for purposes of insurance certificates or benefits: cash book, ledgers, journal, membership registers, policy registers, mortuary registers, sick and funeral benefit registers, mortgage ledger, investment ledger, deposit record, surplus funds, permanent investments, medical register, court ledgers.

Names and Post Office addresses of the auditors for 1893 were as follows: B. W. Greer, London, Ont.; Thomas Lawless, Toronto, Ont.

No changes were during 1893 made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were during 1893 made in the Constitution and rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$580,597 85	
Cash received, during 1893, from:		
Initiation fees		$ 28,266 53
Assessments		696,151 24
Per capita tax and levies		23,807 95
Supplies sold		7,694 94
Rent		87 50
Interest and dividends		27,823 67
All other sources		3,331 61
Total receipts		$787,163 44

IX. Cash Expenditure.

Cash paid, during 1893, for :

(*a*) *Expenses of Management.*

Commission on loans	$ 2,707 13
Law costs	262 35
Registration fees	362 00
Investigation of claims	254 55
Expenses of Annual or Biennial Meeting	16,395 09
Supplies bought	21,544 11
Rent, light, heat, etc	5,058 28
Managing officers' salaries	20,167 67
Clerk hire	11,241 32
Printing *Forester* and advertising	21,012 80
Postage, telegrams and express	3,179 22
Premiums for guarantee of lodge officers	187 00
Other management expenses detailed in memo	34,024 60
Total expenses of management	$136,396 12

(*b*) *Miscellaneous Payments.*

Life insurance claims other than endowments	$333,039 59
Funeral benefits	4,233 00
Sick benefits	51,938 47
Other expenditure	13,399 57
Total Expenditure	$539,006 75

ANCIENT ORDER OF UNITED WORKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893

Head Office, St. Thomas, Ont.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

F. G. Inwood, Grand Master Workman ..... Toronto, Ont.
M. D. Carder, Grand Recorder ..... St. Thomas, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1893, $55,844,000.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowment or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1892			25,864	51,728,000 00
Number of contracts taken during 1893, new or renewed			2,546	5,092,000 00
Gross number contracts in force at any time in 1893			28,410	56,820,000 00
Deductions :				
Contracts matured in 1893	210	420,000 00		
Contracts lapsed in 1893	278	556,000 00		
Total deductions extended	488	976,000 00	488	976,000 00
Net contracts in force 31st December, 1893			27,922	55,844,000 00

No. of such certificate holders in good standing at 31st December, 1893, 27,355

III. Funeral Benefits.—None.

IV. Sick Benefits.—None.

V. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks :

Imperial Bank, St. Thomas, Beneficiary Fund		$6,412 00
" " General "		8,586 74
" " Relief "		26,514 00
All other assets, blank books, etc	$813 08	
Office furniture, etc	870 60	
Subordinate lodges (for supplies)	2,855 44	
		4,539 12
Total assets		$46,051 86

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$4,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893 .

Kerr *v.* A.O.U.W., High Court, action to compel payment of benefits, $2,000. Society's defence : "misrepresentation." Verdict for defendants.

A.O.U.W. *v.* Kerr, High Court, action to set aside conveyance after judgment ; amount of costs of suit, defence, "conveyance legally made." Verdict for plaintiff.

Assessments are made for purposes of life insurance certificates monthly, and then only when Benefit Fund is reduced below $2,000.

Fifteen such assessments were made in 1893, each being payable on or before the 28th of the month for which levied.

The Society's accounts were audited monthly during 1893.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1893 were as follows : M. D. Dawson, London, Ont. ; Thomas C. Irving, Toronto, Ont ; H. B. Taylor, Whitby, Ont.

Certain changes were during 1893 made in the constitution and rules in relation to insurance certificates and benefits, and a copy of the same is incorporated with the annual statement.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$23,297.04	
Cash received during 1893 from :		
Application fees		$2,587 50
Assessments		404,936 00
Per capita tax and levies		15,941 03
Changing certificates, etc		201 00
Charter fees		2,000 00
Supplies sold		4,991 77
Interest		1,317 24
Relief Fund, call No. 13 and 14		49,478 00
Hickcox Fund		80 81
Fines		258 04
Total receipts		$481,791 39

IX. Cash Expenditure.

Cash paid during 1893 for :

(*a*) *Expenses of Management.*

Expenses annual meeting Grand Lodge	$6,312 95
" Fraternal Association	71 20
Commission paid for organizing lodges	1,677 00
Law costs	1,975 27
Registration fee	25 00
Office furniture	180 00
Per capita tax Supreme Lodge	2,069 12
Blank books, etc	4,295 40
Travelling expenses District Deputy Grand Masters	1,030 72
Rent, light, insurance and telephone	275 00
Salaries, officers' and auditors' fees, committees, etc	3,612 82
Printing, stationery, advertising	822 27
Postage, telegrams, express and duty	1,460 61
Premiums guarantee lodge officers	100 00
Clerk hire	1,640 50
Refunded to Moosomen Lodge	2 70
Assessments H. B. Hickcox, Founder of Order	15 00
Entertaining Supreme Lodge Representatives	1,297 92
Total expenses of management	$26,863 48

(*b*) *Miscellaneous Expenditure.*

Life insurance claims paid	$411,800 00
Paid relief to overburdened jurisdictions	24,425 00
Remitted to H. B. Hickcox	487 21
Total expenditure	$463,575 69

GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 29 James St. S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

A. Edwin Lyon, Grand Councillor ..... Guelph.
W. P. Bell, Grand Vice Councillor ..... Kingston.
Wm. F. Montague, Grand Recorder ..... Hamilton.
Samuel Broadfoot, Grand Treasurer ..... Guelph.
James Dixon, Past Grand Councillor ..... Hamilton.
R. Butler, Grand Representative ..... London.
J. G. Cummings, Trustee (Chairman) ..... St. Catharines.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits, at 31st December, 1893 ..... $10,572,250 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1892			5,932	8,364,750 00
Add contracts taken in 1893, new or renewed			2,402	2,719,500 00
Gross number and amount of contracts on foot at any time during 1893			8,334	11,084,250 00
Deductions :		$ c.		
Contracts matured in 1893	22	31,000 00		
Contracts lapsed in 1893	104	130,500 00		
Contracts cancelled in 1893	405	348,000 00		
	531	509,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1893		2,500 00		
Total deductions	531	512,000 00	531	512,000 00
Net contracts on foot 31st December, 1893			7,803	10,572,250 00

III. Funeral Benefits.

No Funeral Benefits are undertaken.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

One hundred and sixty-nine members received Sick Benefits during 1893.

The total amount of Sick Benefits paid in 1893 was $3,861 45.

The number of weeks' sickness experienced in 1893 was 766 4/7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1893, was $343.30.

The number of females who received benefits in respect of sickness during 1893 was 32; and the average weeks of illness, 4.47.

The number of males who received benefits in respect of sickness during 1893 was 137, and the average weeks of illness, 4.54.

V. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Bank of Hamilton, Hamilton, Ont., Relief Fund	$52,713 40
" " Sick Benefit Fund	343 30
" " Indemnity fund	49 73
Dues and assessments called but not yet payable, estimated at	6,300 00
Other assets	2,354 01
Total assets	$61,760 44

VI. Liabilities.

Amount of claims admitted by the Society	$3,000 00
All other liabilities	1,663 83
Total liabilities	$4,663 83

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted against the Grand Council or members of the Order.

Assessments are made for purposes of life insurance certificates monthly and are payable on the last day of each month without notice; twelve of such assessments were made during 1893.

The Society's books were duly audited on January 20th, July 14th and October 11th.

The following books of record or account are kept for purposes of insurance certificates or benefits: Relief Fund certificates registers B. and C., sick benefits certificate register A, and B, register of deaths, register of dsiabilities, register of sick benefit claims, consolidated cash books, daily balance book, petty ledger, ledger B., quarterly report book, suspension book, etc.

The names and post office addresses of the Auditors for 1893 were as follows:

S. Broadfoot, Guelph, Ont., J. D. Skene, Tilsonburg, Ont., E. Runians, Brampton, Ont.

No charges were, during 1893, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1893, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

VII. Cash Receipts.

Cash balance from 1892 (not extended)	$22,405 14	
Cash received during 1893 from:		
Assessments		$69,699 60
Per capita tax		6,250 25
Supplies sold		3,665 42
Interest		1,533 10
Total receipts		$81,148 37

IX. Cash Expenditure.

Cash paid during 1893 for:

(a) Expenses of Management.

Canadian Fraternal Association	$30 00
Canada Gazette and *Ontario Gazette*	7 00
Organization Account, etc	344 55
Law Costs *re* O. C. F.	592 96
Registration Fee	25 00
Investigation of Claims	154 86
Official Journal	288 44
Expenses of Annual Meeting	1,819 76
Supplies bought, printing, stationery	2,827 40
Travelling expenses, etc	626 15
Rent and heat	240 00
Salaries, Officers' and Auditors' Fees	2,823 44
Clerk hire	551 00
Grand Medical Examiner's fees	780 25
Postage, telegrams, express, exchange, gas, etc	739 49
Premiums for guarantee of Grand Officers	70 00
Total expenses of management	$11,920 30

(b) Miscellaneous.

Life Insurance Claims	35,116 67
Sick Benefits	3,861 45
Total expenditure	$50,948 42

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 391 Queen's Avenue, London, Ont.

Organized 10th February, 1880; incorporated 18th January, 1890.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Oliver K. Fraser, President ..... Brockville.
Samuel R. Brown, Secretary ..... London.
William J. McKee, Treasurer ..... Windsor.
J. J. Belan, Trustee ..... Kingston.
Rev. M. J. Tiernan, Trustee ..... London.
Lasalle Gravelle, Trustee ..... Ottawa.
Timothy P. Tansey, Trustee ..... Montreal.
Philip J. O'Keefe, Trustee ..... St. John, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.—No Information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*

	Number.	Amount.
		$
Contracts in force 31st December, 1892	8,039	13,683,000 00
Add contracts taken during 1893, new and renewed	1,553	1,806,000 00
Gross number and amount of contracts on foot at any time during 1893	9,592	15,489,000 00

Deductions:	Number.	Amount.		
		$		
Contracts matured in 1893	56	99,000 00		
" surrendered in 1893	23	41,000 00		
" cancelled in 1893	908	1,615,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893	987	1,755,000 00 36,000 00		
Total deductions extended	987	1,791,000 00	987	1,791,000 00
Net contracts on foot at 31st Dec., 1893			8,605	13,698,000 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Actual cash in hands of Grand Treasurer at 31st December, 1893	$6,516 70
Cash in Bank of Commerce, London	31,302 10
Bank of Toronto, London	2,106 20
Dues and and assessments (unpaid)	6,220 89
All other assets	5,069 68
Total assets	$51,215 57

VI. Liabilities.

Amount of claims admitted by Society	$10,000 00
All other liabilities	2,577 08
Total liabilities	$12,577 08

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893, none.

Assessments are made monthly for purposes of life insurance certificates.

Fourteen assessments were made during 1893.

The books and accounts were duly audited on 17th May, 1893.

Names and post office addresses of the auditors for 1893: John Ronan, Hamilton; P. F. Boyle, London; J. E. Morrison, Montreal.

VIII. Cash Receipts.

Cash balances from 1892 (not extended)	$27,136 34	
Cash received during 1893 from:		
Initiation fees		$ 451 50
Assessments		107,797 26
Per capita tax and levies		4,667 25
Supplies sold		1,810 86
Interest		1,263 00
All other sources		1,123 00
Total receipts		$117,112 87

IX. Cash Expenditure.

Cash paid during 1893, for:

(*a*) *Expenses of Management.*

Law costs	389 88
Registration fee	25 00
Supplies bought	1,375 11
Travelling expenses and deputies per diem	1,158 73
Salaries, officers' and auditors' fees	2,263 85
Printing, stationery and advertising	603 99
Postage, telegrams, etc	552 05
Other management expenses (Dominion incorporation)	377 79
Total expenses of management	$6,746 40

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	90,000 00
All other expenses	7,577 81
Total expenditure	$104,324 21

ORDER OF CANADIAN HOME CIRCLES.

Annual Statement for the Year Ending 31st December, 1893.

Head Office (King Street East), Toronto.

Organized 14th November, 1884, incorporated in Ontario 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Rev. John Kay,	Supreme	Leader	Dundas.
W. H. Goodwin,	"	Vice Leader	Kingston.
A. J. Pattison,	"	Secretary	Toronto.
D. R. Foster	"	Treasurer	Waterford.

I. Currency of Insurance Certificates.

	Maturing Subsequent to 1898.
Amount covered by endowment contracts in force 31st December, 1893.	$7,427,500 00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1893	7,427,500 00
Total, 31st December, 1893	$14,855,000 00

II. Movement in Insurance Certificates.

(*a*) *Contracts for Endowments or for benefits in the nature thereof.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	7,375	6,581,000 00
Add contracts taken during 1893, new or renewed	1,455	1,199,000 00
Gross number and amount of contracts on foot at any time during 1893	8,830	7,780,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts lapsed in 1893	340	283,500 00		
" cancelled by death in 1893	56	54,500 00		
Add to above deductions the amount by which various certificates still in force were reduced during 1893		14,500 00		
Total deductions extended	396	352,500 00	396	352,500 00
Net endowment contracts on foot at 31st December, 1893			8,434	7,427,500 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	7,375	6,581,000 00
Add contracts taken during 1893, new or renewed	1,455	1,199,000 00
Gross number and amount of contracts on foot at any time during 1893	8,830	7,780,000 00

	Number.	Amount		
Deductions:		$ c.		
Contracts matured in 1893	56	54,500 00		
" lapsed in 1893	340	283,500 00		
		338,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		14,500 00		
Total deductions extended	396	352,500 00	396	352,500 00
Net contracts on foot at 31st December, 1893			8,434	7,427,500 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Sick Benefits are undertaken by the Supreme Body.
Number of members who received sick benefits during 1883, 139.
Amount of benefits paid to sick members, $2,101.00.
Number of weeks' sickness experienced in 1893, 536.
Total amount of cash to credit of fund 31st December, 1893, 676.

V. Assets.

Cash on deposit to Society's credit in Dominion Bank, Toronto	$37,192 86
Dues and assessments called but not yet payable	14,398 95
All other assets	666 95
Totals assets	$52,258 76

VI. Liabilities.

Amount of supposed or reported claims	$17,000 00
Other liabilities	2,538 55
Total liabilities	$19,538 55

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893 — None.

Assessments are made monthly, unless waived.

Eleven assessments were made during 1893, each being payable 30 days from the 1st of each month.

The Society's accounts were audited in January, 1894.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of lodge membership, ledgers, etc.

Names and addresses of the auditors for 1893 were as follows: Chas. Arnoldi, Edison General Electric Co., Toronto; Wm. Wilkinson, M.A., Brantford.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$21,147 75	
Cash received during 1892 from:		
Assessments		$111,345 46
Per capita tax and levies		9,625 93
Charter fees		311 50
Supplies sold		908 42
Interest and dividends		930 95
All other sources		2,360 04
Total receipts		$125,482 30

IX. Cash Expenditure.

Cash paid during 1893, for:

(*a*) *Expenses of Management*:

Law costs	$ 39 40
Interest	25 60
Fuel and light	469 21
Supplies bought	853 52
Travelling expenses	352 66
Salaries, officers, auditors, etc	3,040 88
Clerk hire	1,236 75
Printing, stationery and advertising	1,495 66
Postage, telegrams and express	762 87
Other management expenses detailed in memo	5,609 64
Total expenses of management	$13,886 19

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	$93,000 00
Sick benefits	450 00
Total disability benefits	2,101 00
Grand totals	$109,437 19

GRAND LEGION OF ONTARIO, SELECT KNIGHTS OF CANADA *

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 17 King Street, St. Catharines, Ontario.

Organized 24th May, 1883, and incorporated in Ontario 16th October, 1883.

The Executive Officers of the Society at the 31st December, 1893, were as follows :
Thomas L. L. Lewis, Grand Commander..15 Howard St., Toronto, Ont.
Bernard J. Leubsdorf, Grand Recorder...St. Catharines, Ont.
John McL. Stevenson, Grand Treasurer ..Barrie, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing subsequent to 1898.	Total.
Amount covered by Endowment Contracts in force 31st December, 1893	$1,769,000 00	$1,769,000 00
Amounts covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1893		6,330,000 00
Total at 31st December, 1893		$8,099,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or Benefits in the nature thereof.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	1,287	1,287,000 00
Add contracts taken during 1893, new or renewed	641	641,000 00
Gross number and amount of contracts on foot at any time during 1893	1,928	1,928,000 00

Deductions—	Number.	Amount.		
		$ c.		
Contracts matured in 1893	6	6,000 00		
" lapsed in 1893	93	93,000 00		
" surrendered in 1893	8	8,000 00		
" cancelled in 1893	52	52,000 00		
Total deductions extended	159	159,000 00	159	159,000 00
Net Endowment Contracts on foot 31st December, 1893	.....	.....	1,769	1,769,000 00

*Corporate name altered to "Supreme Legion Select Knights of Canada," by order of the Lieutenant-Governor of Ontario in Council, dated 21st April, 1894.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	3,064	5,875,000 00
Add contracts taken during 1893, new and renewed	537	813,000 00
Gross number and amount of contracts on foot at any time during 1893	3,601	6,688,000 00

	Number.	Amount.		
Deductions—		$ c.		
Contracts matured in 1893	29	54,500 00		
" lapsed in 1893	58	74,500 00		
" surrendered in 1893	6	9,000 00		
" cancelled in 1893	123	209,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		11,000 00		
Total deductions extended	216	358,000 00	216	358,000 00
Net contracts on foot 31st December, 1893			3,385	6,330,000 00
Number of certificate holders in good standing at 31st December, 1893			3,234	
Grand total number of certificate holders in A and B, December, 1893			5,003	

III. Funeral Benefits.—None.

IV. Sick Benefits.—None.

V. Assets.

Cash value of mortgages		$72,825 00
Cash on deposit to the Society's credit (not drawn against) in the following chartered Banks:		
Bank of Commerce, St. Catharines		791 25
Imperial Bank, St. Catharines, Ont		8,645 64
Bank of Toronto, St. Catharines, Ont		13,553 81
Dues and assessments due and unpaid on certificates in force, estimated	$920 00	
Dues and assessments called but not yet payable	13,000 00	
		13,920 00
Interest due and accrued		2,699 98
Supplies on hand		1,044 27
Office furniture		348 95
Accounts receivable for supplies furnished		1,468 33
Total assets		$115,297 23

VI. Liabilities.

Amount of claims admitted by Society	$16,500 00
Other liabilities	161 00
Total liabilities	$16 661 00

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1893.

Assessments are made in the Endowment Department on the 20th day of each month; and in the Beneficiary Department on the 28th day of each month when funds are required to pay losses. During 1893, twelve assessments were made in the Endowment Department and seventeen in the Beneficiary Department. The former assessments are due on the last day of each month and the latter on the first day of each month.

The Society's books were audited monthly during 1893.

The following books are kept for purposes of insurance certificates or benefits: journal, ledger, cash book, monthly statement book, beneficiary certificate register, endowment certificate register, beneficiary certificate ledger, endowment certificate ledger, death register, register of surrendered certificates.

The names and addresses of the Auditors for 1893 were as follows:

James Watt, Secretary-Treasurer, Globe Printing Co..Toronto, Ont.
George Woltz, 100 Brunswick avenue.....Toronto, Ont.
N. M. Black .....St. Catharines, Ont.

No changes were, during 1893, made in the organization or management of the Society in relation to insurance certificates or benefits.

No charges were, during 1893, made in the constitution or rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$14,255 96	
Cash received during 1893 from:		
Application fees		$1,145 00
Initation		10 00
Dues		170 00
Assessments		87,754 00
Per capita tax and levies		4,041 00
Charter fees		500 00
Supplies sold		650 07
Interest and dividends		3,186 70
All other sources		43 25
Repaid loans		1,500 00
Total receipts		$99,000 02

IX. Expenditure.

Cash paid during 1893, for:

(a) Expenses of Management:

Registration fee	$ 25 00
Commission	1,149 00
Law costs	50 00
Supplies bought	1,162 98
Travelling expenses	170 25
Rent, light, heat and taxes	190 62
Salaries, officers' and auditors' fees	1,917 64
Clerk hire	700 00
Printing, stationery and advertising	769 81
Postage, telegrams and express	534 83
Premiums for guarantee of lodge officers	40 00
Other management expenses detailed in memorandum	55 15
Total expenses of management	$6,765 28

(b) Miscellaneous Expenditure:

Life insurance claims other than endowments	59,500 00
Expenditure other than any of the foregoing	25 00
Grand totals	$66,290 28

INDEPENDENT ORDER OF ODDFELLOWS OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

To which are appended statements of the Auxiliary Bodies lettered below as A, B, C, and D.

Head Office, 42 King Street East, Toronto, Ontario.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Joseph Oliver, Grand Master ..... Toronto, Ont.
W. H. Hoyle, Deputy Grand Master ..... Cannington, Ont.
Thos. Woodyatt, Grand Warden ..... Brantford, Ont.
J. B. King, Grand Secretary ..... Toronto, Ont.
Wm. Badenach, Grand Treasurer ..... Toronto, Ont.

The Grand Master and Grand Secretary are the chief Executive Officers.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1893.—None.
Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT OF INSURANCE CERTIFICATES.

(*a*) Contracts of Endowment or benefits in the nature thereof.—None.
(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1893, was 20,558.

The number of deaths in the Society in 1893, was 145.

The amount of funeral benefits paid in 1893 in respect of deceased members was $5,993.50.

The number of members' wives deceased in 1893, was 71.

The total amount of Funeral Benefits paid in 1893 in respect of deceased wives was $1,390.00.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total numbers of members who received Sick Benefits was 3,180.

Total amount of benefits paid in 1893 in respect of sick members was $52,486 19.

The number of weeks' sickness experienced in 1893, was 14,688 2-7.

Amount paid for medical attendance during 1893, (included in amount paid for Sick Benefits) $5,330.39.

The total amount standing to credit of Sick and Funeral Benefit Fund at 31st December, 1893, was $387,139.65.

V. Assets

	Grand Lodge.	Subordinate Lodges.
Amount of cash in bank and in Treasurer's hands	$3,033 11	$203 834 21
" invested in mortgages and securities	.....	188 228 91
" " buildings, land, etc	.....	251.896 00
" " furniture and regalia	921 53	169,571 22
" " supplies on hand	1,236 95	
Total amount of assets	$5,191 59	$813 530 34

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society in 1893.

The books and accounts of the subordinate lodges were audited at the end of June and December, 1893, and those of the Grand Lodge on the 2nd August, 1893.

Names and post office addresses of Grand Lodge Auditors, Charles Packett, Stratford; A. C. Stewart, London.

No changes were, during 1893 made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1892, $5,457.36.

Cash received during 1893 from:

	Grand Body.	Subordinate Bodies.
Initiation fees, degrees and cards	.....	$ 34,774 77
Dues and re-instatements	.....	112,606 30
Per capita tax	$9,807 78	
Charter fees	280 00	
Supplies sold	1,616 12	
Interest	145 75	
All other sources	309 05	45,176 08
Total receipts	$12,158 70	$192,557 15

IX. Cash Expenditure.

Cash paid during 1893:

(a) *Expenses of Management:*

	Grand Body.	Subordinate Bodies
Charter fees	.....	280 00
Per capita tax	$150 00	9,807 78
Law costs	2 00	
Registration fee	25 00	
Expenses of annual meeting	5,171 00	
Fuel, light, Rent, etc	493 32	
Supplies bought	1,644 56	
Travelling expenses	304 27	
Salaries, officers' and Auditors' fees	1,627 20	
Clerk hire	100 00	
Printing, stationery	1,090 10	
Postage and express	278 06	
Other management expenses (extended in memo.)	1,093 95	50,133 75
Total expenses of management	$11,979 46	$60,221 53

(b) *Miscellaneous Expenditure*

	Grand Body.	Subordinate Bodies.
Funeral benefits		$5,933 50
Benefits to widows and orphans	51 25	12,695 14
Sick benefits		47,155 80
Medical attendance		5,330 39
Gratuities to distressed members		2,677 87
Expenditure other than foregoing	2,552 24	
Total expenditure	$14,582 95	$134,014 23

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

Annual Statement for the Year Ending 31st December, 1893.

Cash on hand December, 1892, $313 13.
Number of members December 31st, 1892, 123.
Number of members admitted during the year, 4.
Died during the year, 5.
Number dropped during the year, 12.
Receipts during the year, $625.90.
Amount paid for death claims, 542.00.
Cost of management, 35.00.
Balance of Cash on hand, 362.03.

(B.) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1893.*

Number of Lodges, 27.

	Bros.	Female.	Total.
Number of members 31st December, 1892	550	575	1,125
Admitted during the year 1893	434	381	815
Gross number at any time during 1893	984	956	1,940

Deductions :

	Bros.	Sisters.			
Withdrawn and dropped in 1893	90	57			
Died in 1893	0	7			
Total deductions	90	64	90	64	154
Net membership 31st December, 1893			894	892	1,786

Balance on hand 31st December, 1892	$2,336 95
Received during the year 1893	2,996 51
	$5,333 46

Expended during 1893 :

In relief	$ 65 85	
Current expenses of lodges, organizing, etc	2,216 51	
		$2,282 36
Balance on hand 31st December, 1893		$3,051 10

(C.) The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1893.

Number of members as from last Report		3,378
Initiated during the year ending 31st December, 1893		268
Admitted by card " " "		24
Reinstated " " "		15
Total membership at any time during 1893		3,685
Deductions:		
Withdrawn by card	45	
Suspended for non-payment of dues	171	
Expelled	1	
Deceased	23	
		240
Net membership 31st December, 1893		3,445
Number of patriarchs relieved in 1893		345
" weeks' sickness experienced in 1893		1,773
Amount paid for burying the dead in 1893	$335 35	
" special relief "	95 00	
" relief to widows and families in 1893	27 00	
" for relief of patriarchs "	2,952 31	
Total amount of relief paid	$3,409 66	
Invested Funds of Subordinates		$21,000 00
Total amount of annual revenue		10,500 00

(D.) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1893.

Number of members admitted during the year	13
Number of members dropped or lapsed in 1893	1
" " died in 1893	1
Average age at death	73
Number or members entitled to benefits, 31st December, 1893	102
Amount of cash received during the year	$134 26
" death claims paid in 1893	52 50
" expenses of management in 1893	12 85
" on hand 31st December, 1893	68 91
" of call on each death	50

ODDFELLOWS' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Oddfellows' Hall, Kingston, Ont.

Organized 9th May, 1874. Incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Fife Fowler, M.D., President.....Kingston.
John R. McIver, Vice-President.....Kingston.
R. Meek, Secretary.....Kingston.
D. Callaghan, Treasurer.....Kingston.
A. H. Blackeby, Superintendent of Agencies.....Galt.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		$ c.
Contracts in force, 31st December, 1892	5,935	8,178,000 00
Add contracts taken during 1893, new or renewed	1,211	1,579,500 00
Gross number and amount of contracts on foot at any time during 1893	7,146	9,757,500 00

	Number.	Amount.		
Deductions:		$		
Contracts matured in 1893	42	53,000 00		
Contracts lapsed in 1893	237	330,500 00		
Contracts surrendered in 1893	9	9,000 00		
Contracts cancelled in 1893	33	42,500 00		
	321	435,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		6,500 00		
Total deductions extended	321	441,500 00	321	441,500 00
Net contracts on foot at 31st December, 1893			6,825	9,316,000 00

III. and IV. Sick and Funeral Benefits.—None given.

V. Assets.

Cash value of bonds, debentures, securities		$35,736 21
No cash is held over; deposited daily as received.		
Cash on deposit to Society's credit not drawn against as follows:		
Bank of Montreal, Kingston, special deposit		6,083 68
Merchants' Bank of Canada, " "		4,055 79
Standard Bank, " "		5,030 20
Frontenac Loan and Investment Society, current account		3,387 93
Dues and assessments due and unpaid on certificates in force	$ 1,342 20	
Dues and assessments called, but not yet payable	14,192 77	
Gross total of such dues and assessments	$15,534 97	
Less cost of collection	878 22	
Net value extended	$14,656 75	14,656 75
All other assets		334 30
Total assets		$69,284 86

VI. Liabilities.

Amount of claims admitted by Society	$ 9,000 00

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the society during 1893.

Seven assessments were made during 1893 as follows: 15th January, 13th March, 1st May, 15th July, 1st September, 15th October, 1st December.

The books and accounts were audited during the year in March, June, September and December.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash book.

Names and post office addresses of the auditors for 1893: A. T. Smith and John Nicolle, Kingston.

No change was made in the management or system during 1893.

Certain changes were made during 1893 in the constitution and rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

VIII. Cash Receipts.

Cash balance for 1892 (not extended)	$2,627 73	
Cash received during 1893 from :		
Application fees		$2,647 50
Assessments		72,133 00
Interest and dividends		1,827 00
All other sources		6,109 00
Total cash receipts		$82,716 50

IX. Cash Expenditure.

Cash paid during 1893 for :

(*a*) *Expenses of Management.*

Commission	$5,894 89
Law costs	78 82
Registration	30 00
Investigation of claims	4 75
Annual meeting	171 40
Supplies bought	50 55
Travelling expenses	873 20
Rent, light, heat, etc	195 67
Salaries, officers' and auditors' fees	3,727 50
Clerk hire	150 00
Printing, stationery and advertising	716 77
Postage, telegrams and express	386 34
Premiums for guarantee of lodge officers	25 00
Other management expenses detailed in memo.	419 88
Total expenses of management	$12,724 77

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	48,200 00
Expenditure other than the foregoing	118 15
Total expenditure	$61,042 92

CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 42 George Street, Brantford, Ont.

Organized, 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

C. E. Britton, High Chief Ranger ..... Gananoque, Ont.
H. Gummer, High Vice-Chief Ranger ..... Guelph, Ont.
Thos. White, High Secretary ..... Brantford, Ont.
John Neelands, High Treasurer ..... Wingham, Ont.

Robt. Elliott,	Elected Members	Wingham.
H. D. Henderson,		Whitechurch.
F. J. Jamieson,		Peterborough.
F. F. Frost,		Smith's Falls.
R. Dowling,		Harriston.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowments or for sick or funeral benefits	$17,936,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts of Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	14,940	15,117,000 00
Add contracts taken during 1893, new or renewed	3,855	4,112,000 00
Gross number and amount of contracts on foot at any time during 1893	18,795	19,229,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1893	72	71,000 00		
Contracts lapsed in 1893	1,221	1,222,000 00		
Total deductions extended	1,293	1,293,000 00	1,293	1,293,000 00
Net contracts on foot 31st December, 1893			17,502	17,936,000 00

III. Funeral Benefits.

The funeral benefits are undertaken by the subordinate courts, and the total membership of these bodies was, at the 31st December, 1893, 17,502.

Seventy-one members of the Society died during 1893.

The total amount of funeral benefits paid in 1893, was $1,980.55.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1893, was $54,481.84.

IV. Sick Benefits.

The sick benefits are undertaken by the subordinate courts.

The total amount of sick benefits paid in 1893 was $21,238.48.

Amount paid for medical attendance during 1893, $10,624.84.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1893, was $54,481.84.

V. Assets.

	Amount.
	$ c.
Cash value of bonds, debentures and other securities	190,000 00
Actual cash on hand as per audit statement, 31st December, 1893 (Cash mentioned in above item is held by treasurers and trustees of subordinate lodges.)	97,291 42
Cash on deposit to Society's credit not drawn against in the following chartered banks :	
Hamilton Bank, Wingham	48,911 90
Standard Bank, Brantford	10,000 00
Toronto Bank, Gananoque	10,000 00
Ontario Bank, Peterborough	10,000 00
Bank of Commerce, Peterborough	10,000 00
" " Blenheim	10,000 00
Molson's Bank, Winnipeg	11,778 48
Amount of claims supposed or reported	4,000 00
Total assets	397,981 80

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purposes of Life Insurance certificates are made monthly.

The Society's accounts were, during 1893, audited quarterly, in the months of March, June, October and January.

The following books of record or account are kept for purposes of insurance certificates or benefits : day book, cash book, record book, certificate register, insurance ledger, general ledger, monthly return books, semi-annual return books, etc.

Names and post office addresses of the auditors for 1893 were as follows : Thomas W. Gibson, Parliament buildings, Toronto, Ont. ; W. M. Graham, Lakefield, Ont.

Certain changes were, during 1893, made in the constitution in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

VIII. Cash Receipts.

Cash balance from 1892 (not extended).....$270,915 34

——	High Court.	District High Court.	Subordinate Bodies.
Cash received during 1893, from :	$ c.		$ c.
Application and initiation fees	.....	.....	10,637 00
Dues	.....	.....	65,861 96
Assessments	137,973 04	.....	.....
Per capita tax and levies	14,260 00	2,370 35	.....
Fines	.....	.....	.....
Cards	.....	.....	165 41
Charter fees	3,180 00	600 00	.....
Supplies sold	2,286 55	.....	.....
Interest and dividends	11,213 31	.....	.....
All other sources	1,042 47	.....	13,480 75
Total receipts	169,995 57	2,970 35	90,145 12

IX. Cash Expenditure.

	High Court.	Subordinate Bodies.
Cash paid during 1893 for:		
(*a*) *Expenses of Management.*	$ c.	$ c.
Charter fees		4,620 00
Commission	5,573 95	
Law costs (including solicitor's fees)	971 32	
Expenses of annual meeting	979 56	
Supplies bought	1,528 54	
Travelling expenses	1,458 79	
Rent, light, heat and office furnishings	210 00	
Salaries, officers' and auditors' fees	5,507 60	
Clerk hire	1,234 90	
Printing, stationery and advertising (including official paper, *Canadian Forester*)	4,054 86	
Postage, telegrams, express, telephone and freight	703 17	
Premiums for guarantee of High Court officers	112 54	
Total expenses of management	22,335 23	4,620 00
(*b*) *Miscellaneous Expenditure.*		
Life insurance claims other than endowments	71,172 00	
Funeral benefits		1,908 55
Sick benefits		21,238 48
Medical attendance		10,624 84
Expenditure other than foregoing	398 80	43,304 05
Total Expenditure.	93,905 41	81,695 92

GRAND LODGE KNIGHTS OF PYTHIAS OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, GEORGE H. MITCHELL, 157 Denison Avenue, Toronto, Ont.

Organized 19th February, 1864.

The Executive Officers of the Society for the 31st December, 1893, were as follows:

W. E. Risden, Grand Chancellor.....Chatham.
John B. Davidson, Past Grand Chancellor.....St. Thomas.
B. S. Van Tuyl, Vice-Chancellor.....Petrolia.
Geo. H. Mitchell, Grand Keeper of Records and Seals.....Toronto, Ont.
D. J. Peace, Grand Master of Exchequer.....Hamilton, Ont.

MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits:*

Supreme Lodge.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	30,230	64,800,000 00
Add contracts taken during 1893, new or renewed	5,104	11,234,000 00
Gross number and amount of contracts on foot at any time during 1893.	35,334	76,034,000 00
	Number.	Amount.
Deductions:		$ c.
Contracts matured in 1893	365	816,000 00
" lapsed	1,776	3,737,000 00
" surrendered	254	629,000 00
Total deductions	2,395	5,182,000 00
Net contracts on foot 31st December, 1893	32,939	70,852,000 00

CASH RECEIPTS.

Fees	$830 95
Supplies	902 50
Interest	8,165 22
Monthly payments	880,645 15
Total receipts	$890,543 82

Cash Expenditure.

Printing, supplies and office expenses	$36,509 35
Life insurance claims	802,900 00
Annulled certificates refunded	1,132 25
Total expenditure	$840,541 60
Balance, receipts over expenditure, 1893	$50,002 22
" on hand 31st December, 1892	124,153 54
Balance on hand 31st December, 1893	$174,155 76

Deposited as follows:

First National Bank, Chicago	$3,476 61
City " " Fort Worth	40,734 15
Bonds and securities	129,945 00
	$174,155 76

GRAND LODGE.

Funeral Benefits.

Funeral benefits are undertaken by the subordinate bodies, with a total membership of 1,595 at 31st December, 1893,

Eleven members of the Society died during 1893, and funeral benefits amounting to $612.50 were paid.

Sick Benefits.

Number of members who received sick benefits in 1893, 121.

Amount of benefits paid during 1893 in respect of sick members, $1,603.42.

Number of weeks' sickness experienced in 1893, 505.

Amount paid for medical attendance during 1893, $787.70.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1893, $4,622.80.

Assets.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1893	$381 89	$ 8,087 98
Furniture and paraphernalia		8,935 90
Total assets	$381 89	$17,023 88

Liabilities.—None.

Miscellaneous.

Assessments for insurance certificates are made monthly and are payable on the 10th day of each month.

The books of the Society were audited on 14th June, 1893.

Names and addresses of auditors:—C. H. Wallis, Toronto; G. C. Fowlie, Smith's Falls; H. E. Young, Windsor.

Cash Receipts.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1892 (not extended)	$471 26	$8,552 62

Cash received during 1893 from:

	Grand Lodge.	Subordinate Bodies.
Initiation Fees		$ 1,247 00
Dues		7,391 13
Per capita tax and levies	$1,627 90	
Charter fees	25 00	
Degrees and cards		1,741 00
Supplies sold	383 50	110 72
Rent		1,632 64
Interest		102 95
Proceeds of entertainments, etc		229 47
Total receipts	$2,036 40	$12,454 91

Cash Expenditure.

Cash paid during 1893, for:

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Bodies.
Charter fees	$ 90 85	
Per capita tax and levies	100 00	$1,572 65
Registration fee	26 00	
Interest		13 60
Expenses of annual meeting	103 96	277 59
Supplies bought	457 28	485 38
Travelling expenses	119 29	
Rent, light, heat and taxes	80 00	3,240 62
Salaries, directors' and auditors' Fees	100 00	523 81
Printing, stationery and advertising	427 45	333 11
Postage, telegrams and express	197 19	200 48
Total expenses of management	$1,702 02	$6,647 24

(b) *Miscellaneous payments:*

Funeral Benefits		$ 137 50
Benefits to widows and orphans		475 00
Sick benefits		1,603 42
Medical attendance		787 70
Gratuities to distressed members		385 22
Other expenses detailed in memo	423 75	2,883 47
Total expenditure	$2,125 75	$12,919 55

CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 15 King Street West, Toronto, Ont.

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1893, were as follows:

H. A. Collins, Grand Master.....72 Major Street, Toronto, Ont.
Henry Richards, Past Grand Master .....504 Yonge Street, Toronto, Ont.
Albert S. Warren, Deputy Grand Master ....Inwood, Ont.
Robert Fleming, Grand Secretary.....15 King Street West, Toronto, Ont.
George Boxall, Grand Treasurer .....252½ Yonge Street, Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing subsequently to 1898.	
Amount covered by Endowment Contracts in force 31st December, 1893	$184,400 00	$184,400 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1893		811,400 00
Total 31st December, 1893.....		$995,800 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1892			681	206,200 00
Add contracts taken in 1893, new or renewed			.....	.....
Gross number and amount of contracts on foot at any time during 1893			681	206,200 00
Deductions:				
		$ c.		
Contracts lapsed in 1893	54	16,600 00		
" surrendered in 1893	13	4,000 00		
" cancelled in 1893	5	1,000 00		
Add to above deductions amount by which various contracts still on foot were reduced in 1893	.....	200 00		
Total deductions extended.....	72	21,800 00	72	21,800 00
Net endowment contracts on foot 31st December, 1893.....			609	184,400 00

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	848	468,300 00
Add contracts taken in 1893, new or renewed	389	445,400 00
Gross number and amount of contracts on foot at any time during 1893	1,237	913,700 00
Deductions :	Number.	Amount.
		$ c.
Contracts lapsed in 1893	73	94,300 00
" surrendered in 1893	14	8,000 00
Total deductions extended	87	102,300 00
	87	102,300 00
Net contracts on foot 31st December, 1893	1,150	811,400 00
Number of such certificate holders in good standing at 31st December, 1893.	1,131	811,400 00
Grand total number certificate holders in A and B, at 31st December, 1893.	1,131	995,800 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies at 31st December, 1893, 4,493, made up as follows : Ontario, 3,471 ; British Columbia, 1,022.

Twenty-three members died during 1893 ; and the amount of funeral benefits paid was $917.35.

Fifteen members' wives died in 1893 ; and the amount of funeral benefits paid was $300.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1893, was $176.85.

IV. Sick Benefits.

Sick benefits are undertaken by subordinate lodges entirely.

The total amount of benefits paid in 1893 in respect to sick members was $5,900.46.

The total amount paid for medical fees was $4,096.41.

V. Assets.

	Grand Body. $ c.	Subordinate Bodies. $ c.
Cash value of real estate	3,500 00	
" bank shares	1,216 67	
Cash on deposit to Society's credit, not drawn against as follows:		
In Imperial Bank, Queen and Yonge Streets, Toronto	1,579 40	9,061 74
In Western Canada Loan and Savings Company	853 61	
Interest due and accrued	50 83	
Balance due from subordinate courts	956 45	
Supplies	413 05	
Dues	951 23	3,052 51
Investments	.....	1,611 71
Furniture, regalia, etc	.....	10,143 01
Miscellaneous	.....	724 84
Total assets	$9,521 24	$24,593 81

VI. Liabilities.

	Grand Body. $ c.	Subordinate Bodies. $ c.
Amount of claims supposed or reported	3,000 00	
" due old country members	140 43	
" Manchester Board for stock	28 29	
" accounts owing		2,254 27
" Widows and Orphans' Fund		88 42
" other liabilities	60 46	
Total liabilities	3,229 18	2,342 69

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1893.

The Society's books were duly audited during 1893, in May, August and October, and in January, 1894.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the auditors for 1893 were as follows: G. E. R. Wilson, Colborne, Ont.; W. L. Young, Markdale, Ont.; M. B. Thomas, Dundas, Ont.

Certain changes were, during 1893, made in the Constitution and Rules in respect to insurance certificates or benefits, and the same have been set forth in the annual statement.

VIII.—Cash Receipts.

Cash balance from 1892 (not extended) Grand Treasurer	$3,013 70
" " " " Trustees	1,266 40

	Grand Body. $ c.	Subordinate Bodies. $ c.
Cash received during 1893 from :		
Initiation fees		6,913 19
Dues, honorary		58 46
Dues		20,162 15
Assessments	7,208 20	
Per capita tax and levies	6,429 62	
Supplies sold	314 11	
Interest	373 01	114 58
All other sources		2,516 95
Total receipts	14,324 94	29,765 33

IX. Cash Expenditure.

Cash paid during 1893, for :

(*a*) *Expenses of Management.*

	Grand Body. $ c.	Subordinate Bodies. $ c.
Commission	674 00	
Premiums for guarantee of officers	27 50	
Supplies bought	599 70	
Travelling expenses	604 79	
Salaries, officers' and auditors' fees	951 83	
Printing, stationery and advert sing	260 06	
Postage, telegrams and express	199 61	
Insurance on stock and furniture	4 50	
Interest	48 63	
Rent, heat, light and taxes	227 50	
Registration fee	25 00	
Expenses of annual meeting	660 44	
Total expenses of management	4,283 56	10 352 29

(*b*) *Miscellaneous Payments.*

Per capita tax and levies other than for management		$3,991 77
Life insurance claims	$9,200 00	
Funeral benefits	1,142 65	
Benefits to widows and orphans	1,480 44	850 15
Remittance to Manchester Board for English members	35 84	
Sick Benefits		5,900 46
Medical attendance		4,096 41
Insurance premiums returned	29 54	
Total expenditure	$16.172 03	$25,191 08

GRAND ORANGE LODGE BRITISH AMERICA BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 49 King Street West, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Hon. W. C. Wallace, President	Ottawa.
E. F. Clark, M.P.P., Executive	Toronto.
Wm. Nicholson, "	Hamilton.
W. J. Parkhill, J.P., Treasurer	Midland.
W. W. Fitzgerald, Q.C., Executive	Welland.
W. M. Lockhart, "	Everett.
J. H. Devitt, "	Blackstock.
Jas. Morrow, "	Silver Springs.
John C. Gass, "	Shubenacadie, N.S.
Robt. Birmingham, Secretary	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.—No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	2,259	2,259,000 00
Add contracts taken during 1893, new or renewed	364	364,000 00
Gross number and amount of contracts on foot at any time during 1893	2,623	2,623,000 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1893	24	24,000 00		
" lapsed in 1893	302	302,000 00		
Total deductions carried out	326	326,000 00	326	326,000 00
Net contracts on foot at any time during 1893			2,297	2,297,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the subordinate bodies, with a membership of 64,000.

IV. Sick Benefits.

Sick benefits are undertaken by the primary lodges.

V. Assets.

Cash in Secretary's hands	$457 45
" on deposit to Society's credit, not drawn against, in Dominion Bank	1,256 11
Total assets	$1,713 56

VI. Liabilities.

Amount of claims admitted by the Society	$5,000 00
Total liabilities	$5,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1893, and were payable at the close of each and every month.

The Society's accounts were duly audited on July 6th, 1893, and on January 5th, 1894.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register and cash book.

Names and post office addresses of the auditors for 1893 were as follows: Major Sam Hughes, Lindsay, and W. H. Stewart, Warwick.

No changes were, during 1893, made in the constitution and rules of the Society in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$2,182 79	
Cash received during 1893 from:		
Application fees		$948 00
Initiation fees		231 00
Dues		2,102 00
Assessments		23,866 59
Total receipts		$27,147 59

IX. Cash Expenditure.

Cash paid during 1893 for :

(*a*) *Expenses of Management.*

Commission	$948 00
Investigation of claims	30 00
Supplies bought	105 75
Travelling expenses	110 55
Rent, light, heat and taxes	78 50
Salaries, officers' and auditors' fees	1,143 25
Printing, stationery and advertising	796 55
Postage, telegrams and express	263 25
Premiums for guarantee of Lodge officers	40 00
Clerk hire	1,020 00
Interest	11 25
Registration fee	55 00
Total expenses of management	$4,602 10

(*b*) *Miscellaneous Payments* :

Life insurance claims	$23,000 00
Other expenditure	14 72
Total expenditure	$27,616 82

SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Daniel F. MacWatt, Barrie.

Organized 23rd June, 1877. Incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

H. H. C. Miller, Supreme Regent.....Chicago, Ill.
W. O. Robson, " Secretary.....Boston, Mass.
E. A. Skinner, " Treasurer.....Westfield, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowments, or for sick or funeral benefits, in force 31st December, 1893.....$432,748,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	137,189	401,083,500 00
Add contracts taken during 1893, new and renewed	15,891	45,609,000 00
Gross number and amount of contracts on foot at any time during 1893	153,080	446,692,500 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1893	1,296	3,795,000 00		
" lapsed in 1893	3,287	9,454,500 00		
" surrendered in 1893	63	183,000 00		
" cancelled in 1893	8	22,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		489,000 00		
Total deductions extended	4,654	13,944,000 00	4,654	13,944,000 00
Net contracts on foot at 31st December, 1893			148,426	432,748,500 00

FUNERAL AND SICK BENEFITS.—None undertaken by Supreme Council.

V. Assets.

Cash value of real estate, less encumbrances		$51,170 97
" " bonds, etc		10,000 00
Actual cash on hand, as per auditors' statement, at 31st December, 1893		54 72
Cash on deposit to Society's credit, not drawn against, in the following banks :		
American National Bank, Baltimore		11,481 26
First National Bank, New York		2,662 54
Merchants' National Bank, New York		10,325 25
National Bank of the Republic, New York		2,419 14
Garfield National Bank, New York		4,144 11
Corn Exchange Bank, New York		6,225 67
National Bank of the Commonwealth, Boston		5,306 71
National Bank of the Republic, Boston		13,565 74
Commercial National Bank, Chicago		10,668 11
The Bankers' National Bank, Chicago		9,096 53
National Bank of Commerce, St. Louis		17,027 15
National Bank of Westfield, New York		2,047 30
Central National Bank of Philadelphia		10,224 51
Commercial National Bank, Detroit		10,845 36
Bank of Toronto, Toronto, Ont		9,455 26
Commercial National Bank, Cleveland		10,105 03
The National Bank, Baltimore		14,081 66
United States Trusts Company, New York		40,000 00
New England Trust Company, Boston		40,000 00
National Bank of the Commonwealth, Boston		9,784 41
Contingent Fund, Supreme Secretary		2,500 00
Dues and assessments due and unpaid (per capita tax, etc.)	$24,350 46	
Dues and assessments called, but not yet payable	253,553 31	
		277,903 77
Interest due and accrued		100 00
All other assets		9,734 53
Total assets		$590,929 73

VI. Liabilities.

Amount of claims admitted	37,500 00
" " adjusted	24,000 00
" " resisted	16,500 00
" " supposed or reported	327,000 00
All other liabilities	1,002 54
Total liabilities	$406,002 54

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1893 : J. B. Foley, New Jersey, amount $3 000 ; defence, "misrepresentation as to physical condition," decision in favor of Society. F. L. Levell, New York, amount $3,000 ; defence, "misrepresentation as to occupation," no decision. C. H. Lee, Michigan, amount $3,000 ; defence, "died under suspension." W. H. Clark, Massachusetts, amount $3,000 ; defence, "no proof of death." Franklin Collins, New York, amount $3,000 ; defence, "misrepresentation as to physical condition." H. Wilhelmy, Illinois, amount $1,500 ; defence, "illegal designation of beneficiary," no decision.

Assessments for the purpose of life insurance certificates are made as often as appear necessary. Fifteen assessments were made during the year 1893.

The accounts and books of the Society were audited monthly in 1893.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, register of suspension, withdrawals, etc., and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1893: C. P. Ingersoll, Buffalo, New York; W. L. Douglas, Garfield National Bank, New York; C. O. Spencer, Hartford, Conn.

No changes were, during 1893, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1893, made in the constitution and rules, in relation to insurance certificates or benefits, and the same have been duly set forth in the annual statement.

VII. Cash Receipts.

Cash balances from 1892 (not extended)	$322,195 73	
Application fees		$31,114 00
Assessments		3,693,916 28
Per capita tax and levies		46,704 94
Fines		2,275 90
Dues and cards from members at large		326 00
Charter fees, instituting councils		1,700 00
Supplies sold		7,588 45
Rent		2,374 13
Interest and dividends		11,138 12
All other sources		2,007 50
Total cash receipts		$3,799,145 32

IX. Cash Expenditure.

Cash paid during 1893 for:

(a) *Expenses of Management.*

Charter fees	$1,700 00
Law costs	1,037 03
Investigation of claims	17 39
Travelling expenses, official visits, etc	3,545 86
Rent, light, heat and taxes	3,743 82
Salaries, officers' and auditors' fees	17,141 45
Clerk hire	23,493 41
Supreme Council session	17,033 70
Office furniture	412 00
Printing, stationery and advertising	3,216 41
Postage, telegrams and express	3,425 63
Registration fees	76 95
Extension of the Order	6,150 25
Assistance to Grand Council	2,791 00
Maintenance of buildings, less taxes	2,849 15
Assessment calls	3,098 08

Fines remitted	$ 793 30
Benefit certificates	1,023 33
Current expenses	473 64
Other management expenses, detailed in memorandum	2,334 01
Total expenses of management	$94,356 41

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	3,770,750 00
Supplies purchased to be sold	3,888 89
City of Boston bonds	10,000 00
Expenditure other than foregoing	325 29
Total expenditure	$3,879,320 59

ROYAL TEMPLARS OF TEMPERANCE.

Head Office, 112 James Street, Hamilton, Ont.

Organized, 14th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1893, were as follows:

A. M. Featherston, Dominion Councillor.....Montreal, Que.
J. H. Land, Dominion Secretary.....Hamilton, Ont.
P. H. Stewart, Dominion Auditor.....Barrie, Ont.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts in force 31st December, 1893.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits, $7,069,500.

II. Movement in Insurance Certificates.

(*a*) *Contracts for Endowments or Benefits in the nature thereof.*—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	4,542	6,458,500 00
Add contracts taken during 1893, new or renewed	692	900,000 00
Gross number and amount of contracts on foot at any time in 1893	5,234	7,358,000 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1893	32	51,500 00		
" lapsed in 1893	162	210,500 00		
" surrendered in 1893	16	17,500 00		
" cancelled in 1893	5	7,500 00		
	215	287,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		1,500 00		
Total deductions	215	288,500 00	215	288,500 00
Net contracts on foot 31st December, 1893			5,019	7,069,500 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 538.

Two members of the Grand Council died in 1893, and funeral benefits to the amount of $100 were paid.

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.
There were paid in 1893 sick benefits to 127 members.
Amount paid for sick benefits and total disability $2,200 and $2,812.50 respectively.
The number of weeks' sickness experienced in 1893 was 407.
Total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1893, was $199.29.

V. Assets.

—	Supreme Body.	Grand Body.	Subordinate Bodies.
	$ c.	$ c.	$ c.
Actual cash on hand (other than in bank) held by the Secretary pending deposit	2,616 98		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:			
Bank of Montreal, Hamilton	59,291 58	199 29	385 25
Bank of British North America, Hamilton		1,282 46	
P. O. Savings Bank, Hamilton			104 00
Accounts due	2,869 41		748 78
Stock on hand	1,031 03		191 13
Loans	100 00	700 00	2,101 29
Totals	65,809 00	2,181 75	3,530 45

Grand total of assets, $71,521.20.

VI. Liabilities.

—	Supreme Body.
	$ c.
Amount of claims admitted by Society	9,000 00
" accounts for supplies	99 30
" publishing department proportion of tax	1,246 47
" current accounts, office expenses	147 82
" K. T. of T. loan	1,824 85
" J. H. Land "	332 23
Totals	12,650 67

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments are made for purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1893.

The Society's books were duly audited during 1893 on the first week in each month.

Names and post office addresses of the auditors for 1893 were as follows: P. H. Stewart (regular auditor), Barrie, Ont.; Byron Smith, Hamilton, Ont.; G. A. Blackstock (special auditors), Hamilton, Ont.

VIII. Cash Receipts.

Cash balances from 1892 (not extended):

Dominion Council $58,428.59

—	Supreme Body.	Grand Body.	Auxiliary Bodies.
Cash received during 1893 from:	$ c.	$ c.	$ c.
Application fees	823 00		
Assessments	59,292 63	2,611 05	1,592 16
Per capita tax and levies	8,618 22	8,217 45	79 27
Charter fees	.....	630 00	
Supplies sold	1,664 16	243 95	
Interest	2,214 19	.....	376 23
All other sources	599 75	1,478 78	
Totals	73,211 95	13,181 23	2,047 66

IX. Cash Expenditure.

—	Supreme Body.	Grand Body.	Auxiliary Bodies.
(*a*) *Expenses of Management*:	$ c.	$ c.	$ c.
Per capita tax or levies for management	.....	543 66	
Commission	.....	285 00	
Law costs	100 80	60 00	
Registration fee	25 00		
Supplies bought	1,587 92	523 26	
Travelling expenses	293 63	327 70	
Expenses Annual Meeting	.....	265 63	
Salaries, officers' and auditors' fees	2,713 96	2,470 48	
Printing, stationery and advertising	374 81	467 92	
Premiums for guarantee Lodge Officers	123 00	12 50	
Postage, telegrams and express	219 46	119 65	
Interest	343 00		
Total expenses of management	5,781 58	5,075 80	
(*b*) *Miscellaneous payments*:			
Per capita tax and levies other than for management	4,794 88	3,261 96	
Life insurance claims	49,500 00	.....	2,700 00
Funeral benefits	.....	100 00	
Sick benefits and Total Disability benefits	2,812 50	2,300 00	
Other expenditure	1,006 50	769 77	
Totals	63,895 46	11,507 53	2,700 00

SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 204 Huron Avenue, Port Huron.

Chief Agent and Attorney for the Province of Ontario, H. E. Trent, Adelaide Street West, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Daniel P. Markey,	Supreme	Commander	Port Huron.
Nathan S. Boynton,	"	Record Keeper	Port Huron.
Chas. D. Thompson,	"	Finance "	Port Huron.
Joseph S. Kite,	"	Trustee	Port Huron.
David D. Aitkin,	"	Trustee	Flint.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits, at 31st December, 1893 ..... $90,737,676 51

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	38,277	67,130,000 00
Add contracts taken during 1893, new or renewed	21,956	35,257,000 00
Gross number and amount of contracts on foot at any time during 1893	60,233	102,387,000 00

	Number.	Amount.		
Deductions :		$ c.		
Contracts matured in 1893	318	585,300 00		
" lapsed in 1893	6,693	10,954,700 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1893		9,323 49		
Total deductions extended	7,011	11,549,323 49	7,011	11,549,323 49
Net contracts on foot at 31st December, 1893.			53,222	90,737,676 51

III. AND IV. FUNERAL AND SICK BENEFITS.—No information.

V. ASSETS.

Cash in Commercial Bank, Port Huron		$ 93,309 38
Dues and assessments due and unpaid on certificates in force	$10,000 00	
Dues and assessments called, but not yet payable	55,000 00	
Gross total of dues and assessments		65,000 00
Total assets		$158,309 38

VI. LIABILITIES.

Amount of claims admitted by Society	$ 31,200 00
" in process of adjustment	102,400 00
" resisted	6,000 00
" reported	5,000 00
Total liabilities	$144,600 00

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—No information.

Assessments are made monthly on the first of each month, and oftener if required for payment of losses.

Thirteen assessments were made during the year 1893, and were payable on the 10th day of the month until June 1893; and since then on 1st of the month.

The Society's books were audited monthly by the Supreme Finance Auditors, and quarterly by the Supreme Trustees.

Names and addresses of the auditors of accounts for 1893: Judge E. W. Harris, Port Huron; Jno. W. Porter, Port Huron; W. B. Coulter, Sarnia, Ont., Supreme Finance Auditors; and D. P. Markey, N. S. Boynton, Chas. D. Thompson, and Jos. S. Kite, Port Huron, Mich., and David D. Aitkin, who make quarterly audits of books of Great Record Keeper and Great Finance Keeper.

No changes were apparently made in the organization or management during 1893 in relation to insurance certificates or benefits.

Registers are kept for purposes of life insurance or benefits.

Certain changes were, during 1893, made in the constitution and rules in relation to insurance certificates or benefits, and a copy of the same as now in force has been duly filed with the annual statement.

VIII. Cash Receipts.

Cash balances from 1892 (not extended)		$26,815 64
Cash received during 1893:		
Application fees	$ 14,541 12	
Assessments	641,334 35	
Dues	1,581 28	
Charter fees and supplies	8,757 83	
Interest	1,234 33	
Total cash receipts		$667,448 91

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission	$ 9,526 01	
Law costs	4,474 75	
Great camps and state conventions	14,272 85	
Supplies bought	5,965 91	
Travelling expenses	1,896 77	
Rent, light, heat and taxes	1,422 45	
Salaries, officers', auditors' fees	11,324 54	
Clerk hire	7,218 97	
Printing, stationery, official organ, etc	25,720 05	
Postage, telegrams and express	5,411 58	
Office furniture	2,714 14	
Medical examiner's fees	59 60	
Expenses of annual meeting	3,123 78	
Other management expenses	4,813 60	
Total expenses of management		$ 97,945 00

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	502,932 86	
Advance payments returned to rejected members	76 25	
Total expenditure		$600,954 11

CANADIAN MASONIC MUTUAL BENEFIT ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Richmond Street, London, Ont.

Organized 27th December, 1870, and incorporated in Canada 2nd March, 1872.

Executive Officers of the Society at 31st December, 1893, were as follows:

Robert Lewis, President	.....	London, Ont.
Melville D. Dawson, Vice-President	.....	London, Ont.
John S. Dewar, Director	.....	London, Ont.
Thomas Williams, "	.....	London, Ont.
A. B. Munson, "	.....	London, Ont.
John D. Sharman "	.....	London, Ont.
David W. Vary, "	.....	Strathroy, Ont.
W. Skinner, "	.....	London, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1893.—No endowments undertaken.

Amount covered by contracts other than for endowments, sick or funeral benefits, at 31st December, 1893 ..... $1,966,440 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) No endowments taken.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	1,424	1,954,620 00
Add contracts taken during 1893, new and renewed	136	192,000 00
Gross number and amount of contracts on foot at any time during 1893	1,560	2,146,620 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1893	36	47,180 00		
Contracts lapsed in 1893	99	133,000 00		
Total deductions carried out	135	180,180 00	135	180,180 00
Net contracts on foot at 31st December, 1893			1,425	1,966,440 00

* The registry of the Canadian Masonic Mutual Benefit Association was absolutely revoked and cancelled by judgment of the Registrar of Friendly Societies, bearing date 19th July, 1894; Andrew Ellis of London, Ont., interim receiver. For judgment see Appendix to Division C.

III. and IV. Sick and Funeral Benefits.—None taken.

V. Assets.

Cash value of bonds, debentures and other securities		$69,614 50
Actual cash on hand as per audit statement		36 83
Cash deposited to Society's credit, not drawn against, in Canada Savings and Loan Co		884 87
Dues and assessments due and unpaid on certificates in force	$2,245 00	
Dues and assessments called, but not yet payable	4,600 00	
		6,845 00
Interest due and accrued		1,629 06
All other assets		3,676 62
Total assets		$82,686 88

VI. Liabilities.

Amount of claims admitted by Society	$7,700 00
All other liabilities	37 50
Total liabilities	$7,737 50

VII. Miscellaneous.

Assessments are made for purposes of life insurance in Class A monthly; in Class B, bi-monthly. Twelve assessments were, during 1893, made in Class A, and six in Class B. Assessments are payable thirty days from date of assessment.

The Society's books were audited monthly in 1893.

Names and post office addresses of the auditors for 1893 were as follows: John Overill, London, Ont.; D. C. Hannah, London, Ont.

The following books of record or account are kept for purposes of insurance certificates or benefits: Two assessment ledgers, two members' ledgers, general ledger, registration book A, registration book B, death claims account book, minute book and cash book.

Certain changes were, during 1893, made in the constitution and rules of the Society in relation to insurance certificates or benefits, and the same have been set forth in the annual statement.

VIII. Cash Receipts.

Cash balances from 1892 (not extended)	$8,955 68	
Cash received during 1893 from:		
Application fees		$445 00
Assessments:		
Class A		33,086 28
Class B		8,196 04
Interest and dividends		4,307 38
All other sources		4 50
Total receipts		$46,039 20

IX. Expenditure.

Cash paid during 1893, for:

(a) Expenses of Management:

Commission	$361 50
Law costs	54 42
Registration fee	10 00
Travelling expenses	735 00
Rent, heat, light and taxes	153 00
Salaries, officers' and auditors' fees	2,502 50
Printing, stationery and advertising	384 44
Postage, telegrams and express	369 04
Premiums for guarantee of lodge officers	37 50
Other expenses of management	85 78
Total expenses of management	$4,693 18

(b) Miscellaneous Expenditure:

Life insurance claims	$46,380 00
Other expenditures	3,000 00
Total expenditure	$54,073 18

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1893.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1893, were as follows:

C. C. VanNorman, President ..... Toronto, Ont.
R. H. Gray, 1st Vice-President ..... Toronto, Ont.
Jas. Haywood, 2nd Vice-President ..... Toronto, Ont.
Jas. Black, Treasurer ..... Toronto, Ont.
Jas. Sargant, Secretary ..... Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III. SICK BENEFITS.—No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of real estate	$ 50,000 00
" shares, bonds, debentures, etc	154,739 30
Mortgages	16,333 33
Cash on deposit not drawn against in Dominion Bank, Toronto	107 29
Office furniture	2,000 00
All other assets	135 00
Total assets	$223,314 92

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited in December, 1893.

No books of record or account are kept for purposes of insurance contracts or benefits.

Names and post office addresses of the auditors for 1893, were as follows: William Anderson, Toronto; William Badenach, Toronto.

No changes were, during 1893, made in the constitution or rules in relation to insurance certificates or benefits.

Cash Receipts.

Cash balance from 1892 (not extended)		$10,108 13
Cash received during 1893 from :		
Travelling certificates		33,820 50
Honorary "		2,160 00
Duplicate "		60 00
Interest "		6 841 97
Additional Accident Insurance		2,307 00
Rentals		1,860 00
Hamilton Provident & Loan Co. Debenture		20,416 66
Union Loan Co. Debenture		10,166 67
Total receipts		$77,632 80

Cash Expenditure.

Amount paid during 1893 for :

(a) Expenses of Management.

Agencies	$537 94
Papers and periodicals	101 35
Auditors and scrutineers	360 00
Treasurer	200 00
Actuary	250 00
Legal charges	158 10
Non-resident directors	117 00
Testimonial and portrait Ex-President	450 00
Sundries	184 18
Printing and advertising	516 75
Stationery and postage	543 42
Secretary's salary	1,800 00
Assistant's "	404 00
Petty cash	131 11
Wages (in connection with building)	403 50
Lighting	103 75
Taxes and insurance, etc	499 40
Water	326 00
Heating	232 87
Total expenses of management	$7,319 37

(b) Miscellaneous Payments.

Mortuary benefits		$20,010 00
Accident bonuses		3,647 51
Investments :		
First mortgages on real estate	$16,000 00	
Toronto Savings & Loan Co., debenture	20,000 00	
British Canadian Loan Co., debenture	10,000 00	
Landed Banking & Loan Co., debenture	10,000 00	
Building improvement	639 51	
Office furniture	17 25	
		$56,656 75
Total expenditure		87,633 64

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885 ; incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

G. L. Underwood, President.....London.
Alfred Robinson, Secretary.....London.
W. S. Case, Treasurer.....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1893..... $642,400 00

II. MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number.	Amount.
		$
Contracts in force 31st December, 1892	780	608,400 00
Add contracts taken during 1893, new or renewed	77	
Total	857	
Gross number and amount of contracts on foot at any time during 1893		

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1893	7	5,540 00		
" lapsed	47			
Total deductions	54		54	
Net contracts on foot 31st December, 1892			803	642,400 00

III and IV. Funeral and Sick Benefits.—None.

V. Assets.

Bonds, debentures, securities	$2,900 00
Cash on hand	185 62
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Huron and Erie Savings and Loan Co., London	104 87
Dominion Savings and Investment Society, London	2,961 80
Total assets	$6,152 29

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings instituted or prosecuted by or against the Society during 1893.

Assessments were made every two months and were payable on the 31st of the months in which they were levied.

The books of the Society were audited twice during 1893, viz.: June 14th and 17th November.

The books kept for purposes of insurance certificates or benefits are register, cash book, receipt book and ledger.

The names and post office address of the auditors for 1893 was as follows: John N. Overell and G A. Savage, London, Ont.

No changes were made in the organization or management of the Society during 1893.

Certain changes were made during 1893 in the constitution and laws in relation to insurance certificates or benefits, and a copy of same has been filed with this statement.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$1,566 64	
Application fees		$ 81 00
Dues		821 00
Assessments		7,112 70
Interest and dividends		274 72
Total cash receipts		$8,289 42

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Rent, light, heat and taxes	$ 75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	163 00
Postage, telegrams and express	135 77
Premium for guarantee of lodge officers	10 00
Total expenses of management	$1,063 77

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	$5,540 00
Grand total expenditure	$6,603 77

YOUNG MEN'S PROTESTANT BENEVOLENT ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 419 King Street East, Hamilton, Ont.

Organized, 30th August, 1881; incorporated, 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

John W. Morrow,	Grand Master	Dundalk.
William Derby,	" Secretary	Hamilton.
James F. Harper,	" Treasurer	Hamilton.

FUNERAL BENEFITS.

The Funeral benefits are undertaken by the Grand Lodge, the membership of which at 31st December, 1893, was 550. One member of the Society died in 1893. The amount of funeral benefits paid in 1893, was $100.

SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits in 1893, 25.

Amount of benefits paid in 1893, $120.

Number of weeks' sickness experienced in 1893, 40.

Total amount of cash standing to credit of fund, $2,772.81.

ASSETS.

Cash in hands of Grand Treasurer	$ 114 50
" Subordinate lodges	2,772 81
Total assets	$2,887 31

LIABILITIES —None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1893.

The accounts of the Society were audited 9th August, 1893.

The books of account kept by the Society are: ledgers of Grand Secretary and Treasurer.

Names and addresses of auditors of accounts for 1893: E. J. T. Fisher, W. Lee, S. S. Weaver, Toronto; J. Coombes, W. Lunt, Hamilton.

* The corporate name was altered to "United Protestant Benevolent Association" by order of the Lieutenant-Governor in Council, dated 21st April, 1894.

CASH RECEIPTS.

Application fees	$96 00
Initiation fees	96 00
Assessments	106 50
Per capita tax and levies	146 80
Charter fees	12 00
Supplies sold	34 95
Total receipts'	$492 25

CASH EXPENDITURES.

(*a*) *Expenses of Management* :

Commission	$3 00
Registration fee	5 00
Supplies bought	69 50
Travelling expenses	55 50
Salaries, officers' and auditors' fees	38 00
Printing, stationery and advertising	49 05
Postage, telegrams and express	12 10
Total expenses of management	$232 15

(*b*) *Miscellaneous Expenditure* :

Funeral benefits	$100 00
Sick benefits	120 00
Total expenditure	$452 15

SONS OF ENGLAND BENEVOLENT SOCIETY.

Annual Statement for Year Ending 1st February, 1894.

Head Office, 28 Queen Street West, Toronto.

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 1st February, 1894, were as follows:

Thos. Elliott, Grand President ..... Brantford.
Jas. A. Edwards, Grand Vice-President ..... Montreal.
W. R. Stroud, Past Grand President ..... Ottawa.
B. Hinchcliffe, Grand Treasurer ..... Toronto.
John W. Carter, Grand Secretary ..... Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments or for sick or funeral benefits in force 1st Febrnary, 1894 ..... $2,520,500 00

II. Movement in Insurance Certificates.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 1st February, 1893			2,250	2,237,500 00
Contracts taken during 1893			359	359,000 00
Gross number and amount on foot at any time during 1893			2,609	2,596,500 00
Deductions:		$ c.		
Contracts matured in 1893	18	18,000 00		
" lapsed in 1893	58	58,000 00		
	76	76,000 00	76	76,000 00
Net contracts on foot 1st February, 1894			2,553	2,520,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.

The membership of subordinate lodges on 1st February, 1894, was 12,081; juvenile branches, 721; total, 12,802.

Sixty-two members of subordinate lodges died in 1893, and three juveniles.

Total amount of funeral benefits paid in 1893, $5,800.

Forty-nine members' wives died in 1893.

Total amount of funeral benefits paid in 1893 for members' wives, $2,315.

Number of children who died during 1893, 39.

Total amount of benefits paid on account of children, $262.50.

Total cash standing to credit of funeral fund at 31st December, 1893, $12,185.75.

IV. Sick Benefits.

The sick benefits are paid by the subordinate lodges.

No returns as to number of members who received sick benefits in 1893.

Total amount of benefits paid in 1893 in respect of side members, $20,895.35, viz. Grand lodge, $4.25; subordinate lodges, $20,439.91; juvenile branches, $451.19.

No returns as to number of week's sickness experienced in 1893.

Amount paid for medical attendance, $13,496.26, viz.: Subordinate lodges, $12,964.70; juvenile branches, $531.56.

Total amount of cash standing to credit of sick benefit fund at 31st December, 1893, $53,216.93, viz.: Subordinate lodges, $57,665.98; juvenile branches, $1,550.95.

V. Assets.

Cash value of bonds, debentures or securities	$200 00
Actual cash on hand	2,993 17
Cash on deposit in Imperial Bank, Toronto	20,274 27
Dues and assessments called, but not yet payable	2,719 20
All other assets	2,076 61
Total assets of Grand Lodge	28,263 25
Subordinate lodges	66,692 37
Juvenile branches	1,543 60
Total assets of Society	$96,499 22

VI. Liabilities

Amount of claims admitted by the Society	$4,600 00
" supposed or reported	500 00
" resisted	1,000 00
Total liabilities	$6,100 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments for purposes of life insurance certificates are made at death.

Fourteen assessments were made during 1893, and were payable within thirty days of call.

The books and accounts were duly audited on the 5th and 21st February, 1894.

Books of account kept by the Society: beneficiary, cash books and ledgers.

Names and post office addresses of auditors: Beneficiary Fund, W. Barker, 16 Adelaide Street, and T. R. Skippon, 6 Phœbe Street, Toronto; Grand Lodge, R. Patching, 27 Sword Street; J. J. Pritchard, 1054 Queen Street West, Toronto.

Certain changes were made in relation to benefits by increasing the funeral benefit to members' wives from $30 to $50.

VIII. Cash Receipts.

Cash balances from 1893 (not extended)	$16,768 95	
Application fees		$ 659 75
Initiation fees		810 00
Assessments		26,675 66
Per capita tax and levies		3,939 70
Fines		44 54
Charter fees		193 00
Supplies sold		2,326 47
Interest and dividends		482 91
Premiums for guarantee of lodge officers		220 26
All other sources		499 70
Total receipts		$35,851 99

IX. Cash Expenditure.

Cash paid during 1893, for:

(a) *Expenses of Management.*

Commission	$ 97 60
Law costs	5 00
Registration fees	25 00
Annual meeting	287 20
Supplies bought	1,582 27
Rent, light, heat and taxes	100 00
Salaries, officers' and auditors' fees	1,250 00
Clerk hire	452 00
Printing, stationery and advertising	1,047 10
Postage, telegrams and express	692 87
Premiums for guarantee of lodge officers	20 00
Other expenditure (detailed in memo.)	1,476 93
Total expenses of management	$7,035 97

(b) *Miscellaneous Expenditure.*

Life insurance claims	$13,400 00
Funeral benefits	8,377 50
Expenditure other than foregoing	247 63
Total expenditure	$29,061 10

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE ELEVEN MONTHS ENDING 31ST DECEMBER, 1893.

Head Office, Toronto.

Organized, 27th June, 1876 ; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1893, were as follows

Daniel L. McLean, Grand Chief ..... Ottawa.
A. B. McCallum, Grand Chieftain ..... Paisley.
Alex. Hay, Grand Treasurer ..... Toronto.
Donald M. Robertson, Grand Secretary, 70 Canada Life Bldg., Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits $3,341,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowment or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits* :

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	3,642	3,041,000 00
Add contracts taken during 1893, new and renewed	936	831,500 00
Gross number and amount of contracts on foot at any time during 1893	4,578	3,872,500 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1893	30	24,500 00		
" lapsed in 1893	602	495,000 00		
" surrendered	17	,000 00		
" cancelled	1	1,000 00		
Total deductions extended	650	531,500 00	650	531,500 00
Net contracts on foot 31st December, 1893			3,928	3,341,000 00
No. of such certificate holders in good standing at 31st December, 1893			3,928	

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Camps, and the total membership at 31st December, 1893, was 3,928.

Thirty members died in 1893.

Total amount of funeral benefits paid in 1893.—No information.

Amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1893. —No information.

IV. Sick Benefits.

Sick benefits are paid by subordinate camps only.

Amount of sick benefits paid for half year ending 30th June, 1893, $1,821.41.

V. Assets.

Cash on deposit, Bank of Hamilton, Toronto	$3,558 13
" " Reserve Fund	2,528 37
" Dominion Bank, Guelph	771 40
Dues and assessments unpaid on certificates in force	5,033 04
Interest due and accrued	4 50
Supplies	400 00
Office furniture, etc	220 00
Total assets	$12,515 44

VI. Liabilities.

Amount of claims admitted by society	$5,500 00
Balance due Medical Examiner	378 21
" expenses annual meeting	194 59
Total liabilities	$6,072 80

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against Society during 1893: Faulkner *v.* Sons of Scotland. Action to enforce issue of certificate; tried in High Court; amount $1,000. Society's defence, "misrepresentation in application." Action still pending.

Assessments are made for purposes of life insurance certificates as may be necessary. Eight assessments were made during 1893, payable on 24th March, 20th May, 19th August, 30th September and 20th November.

The society accounts were audited 27th February, 1894. The books of record or account kept for purposes of insurance certificates or benefits: A register of the certificates issued to each subordinate camp, showing particulars.

The names and post office addresses of the auditors of accounts for 1893 were: Wm. S. Martin, Toronto; Jas. J. Maclennan, Toronto.

Certain changes were made during 1893 in the constitution in relation to insurance certificates or benefits, and said changes have been duly filed with the annual statement.

VIII. Cash Receipts.

Cash balances from 1st February, 1893, (not extended) $2,601 98

Cash received from 1st February to 31st December, 1893 :

	Grand Body.	Subordinate Bodies.
Initiation fees		$3,939 10
Dues		14,982 05
Assessments	$24,652 25	
Per capita tax	2,209 41	
Certificates		282 00
Charter fees	804 00	
Supplies sold	1,140 31	
Interest	70 15	
Income of subordinate bodies as per returns		1,760 67
Total cash receipts	$28,876 12	$20,963 82

IX. Cash Expenditures.

Cash paid from 1st February to 31st December, 1893 :

(a) *Expenses of Management.*

Per capita tax		$2,208 91
Organizing	$500 00	804 00
Supplies bought	910 24	1,140 31
Travelling expenses	187 71	
Salaries, officers' and auditors' fees	909 43	
Printing, stationery and advertising	901 57	
Postage, telegrams and express	466 35	
Premiums for guarantee of lodge officers	37 50	
Clerk hire	130 00	
Law costs	307 29	
Registration fee	25 00	
Investigation of claims	91 75	
Expenses of annual meeting	924 55	
Rent, light, etc	134 00	
Other management expenses	30 05	
Total expenses of management	$5,555 44	$4,153 22

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	19,000 00	
Sick benefits	.....	1,821 41
Gratuities to distressed members	.....	300 05
Expenditure by subordinate camps, sick and funeral benefits during last half year, and light, heat, etc	.....	10,508 81
Total expenditure	$24,555 44	$16,783 49

CANADIAN RELIEF SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 98 Victoria Street, Toronto, Ont.

Organized, 16th February, 1886, and incorporated in Ontario 26th November, 1886.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

John R. Miller, President ..... Toronto, Ont.
James Watt, Treasurer ..... Toronto, Ont.
Wm. J. Roe, M.D., Medical Director ..... Georgetown, Ont.
Thomas Sargant, Members' Representative on Financial Committee ..... Toronto, Ont.
Chas. Bonnick, Secretary, 98 Victoria St ..... Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits, in force 31st December, 1893 ..... $1,569,762 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	1,778	1,741,688 50
Add contracts taken during 1893, new or renewed	89	66,750 00
Gross number and amount of contracts on foot at any time during 1893		1,808,438 50

Deductions:	Number.	Amount		
		$ c.		
Contracts matured in 1893	17	12,960 00		
" lapsed in 1893	267	218,145 50		
Add to above deductions the amount by which various certificates still in force were reduced during 1893		571 00		
Total deductions carried out	4	238,676 50	284	238,676 50
Net contracts on foot at 31st December, 1893				569,762 00

* By judgment of the Registrar of Friendly Societies, bearing date 19th June, 1894, the registry of the Canadian Relief Society was absolutely revoked and cancelled. For copy of judgment see Appendix to Division C. By order of the Master in Ordinary (16th July, 1894) Charles Bonnick, 98 Victoria street, Toronto, was appointed receiver.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Twenty-one members died during 1893, and funeral benefits to the amount of $450 were paid.

Five members' wives died during 1893, and funeral benefits to the amount of $450 were paid.

IV Sick Benefits.

Sick benefits are undertaken by the Society. Number of members who received benefits during 1893, 133.

Amount of benefits paid in 1893, in respect of sick members, $7,571.

Number of weeks' sickness experienced in 1893, 942.

V. Assets.

Cash on deposit to Society's credit, not drawn against in the following Chartered Banks:

Dominion Bank, Toronto, Ont	$634 30
Dues and assessments due and unpaid on certificates in force	3,500 00
Supplies on hand	200 00
Office furniture	150 00
Total assets	$4,484 30

VI. Liabilities.

Amount of claims admitted by Society	$1,960 00
" supposed or reported	2,044 00
Total liabilities	$4,004 00

VIII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1893.—None.

Assessments are made for purposes of life insurance monthly and are payable on the first of each month. Fifteen such assessments were made during 1893.

The Society's books were duly audited quarterly in 1893.

Names and post office addresses of the auditors for 1893 were as follows: Thomas Bell, 20 Earle street, Toronto; Wm. Hutchinson, 135 William street, Toronto.

The following books of record and account are kept for purposes of insurance certificates or benefit: Certificate register, assessment register, sick notice book, benefit ledger, movement in benefit certificates, beneficiary payments.

No special changes were, during 1893, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1893, made in the constitution or rules in relation to insurance certificates or benefits.

Cash Receipts.

Cash balances from 1892 (not extended)		$1,237 43
Cash received during 1893 from:		
Application fees		$123 75
Assessments		21,630 33
Per capita tax and levies		1,261 00
Interest		22 80
Charter fees		80 00
Supplies sold		195 68
Total receipts		$23,313 56

Cash Expenditure.

Cash paid during 1893 for:

(a) Expenses of Management:

Charter fees	$ 50 00
Commission	576 33
Law costs	3 59
Investigation of claims	142 85
Supplies bought	235 56
Salaries, officers' and auditors' fees	1,437 46
Printing, stationery and advertising	436 60
Postage, telegrams and express	265 73
Premiums for guarantee of lodge officers	10 00
Registration fees	40 00
Expenses of meetings	201 35
Rent, heat, etc	7 00
Total expenses of management	$3,406 47

(b) Miscellaneous Payments:

Life Insurance claims	12,960 00
Funeral benefits	450 00
Sick benefits	7,121 00
Total expenditure	$23,937 47

GRAND TEMPLE OF THE INDEPENDENT ORDER OF GOOD TEMPLARS OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 49 Richmond Street West, Toronto, Ont.

Organized 21st November, 1854, and incorporated in Canada 30th June, 1864.

The Executive Officers of the Society for the year ending 31st December, 1893, were as follows :

Rev. J. C. Madill, Grand Chief Templar	Webwood, Ont.
John Englison, Grand Councillor	Ottawa, "
Mrs. Annie Morrison, Grand Vice-Templar	Hamilton, "
Mrs. M. J. Scott, Grand Superintendent	Toronto, "
Thomas Lawless, Grand Secretary	Toronto, "
Frank Metcalf, Grand Treasurer	Blyth, "
F. S. Spence, Past Grand Chief Templar	Toronto, "
John E. Wilson, President Benefit Association	Toronto, "
W. H. Lambley, Vice-President Benefit Association	Toronto, "
Thomas Lawless, Secretary-Treasurer	Toronto, "

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing subsequently to 1893.	
Amount covered by Endowment Contracts 31st December, 1893	$1,500 00	$1,500 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1893		26,500 00
Total at 31st December, 1893		$28,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	2	1,500 00
" taken during 1893, new or renewed		
Gross number and amount of contracts on foot at any time during 1893	2	1,500 00
Deductions —None.		
Net endowment contracts on foot at 31st December, 1893	2	1,500 00

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	11	11,500 00
" taken during 1893, new or renewed	15	18,000 00
Gross number and amount of contracts on foot at any time during 1893	26	29,500 00
Deductions:		
Contracts lapsed in 1893	5	3,000 00
Total deductions carried out	5	3,000 00
Net contracts on foot 31st December, 1893	21	26,500 00
No. of certificate holders in good standing 31st December, 1893	17	21,500 00
Grand total No. of certificate holders in A and B, at 31st December, 1893	23	28,000 00

III. and IV. Sick and Funeral Benefits.

Sick and Funeral Benefits are undertaken by Auxiliary Body known as "Good Templar Benefit Association."

One sick benefit was paid during 1893, amounting to $24.29.

Number of weeks' sickness experienced in 1893 was 4.6.

Total amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1893, $32.90.

V. Assets.

Actual cash on hand as per Audit Statement at 31st December, 1893	$83 01
Dues and assessments called but not yet payable	8 12
Total assets	$91 13

VI. Liabilities.

Assessments paid in advance	$1 88
Total liabilities	$1 88

VII. Miscellaneous.

Assessments are made monthly, and are payable on the first day of every month.

The Society's books were duly audited for 1893, 1st February, 1894.

Name and post office address of the auditor for 1893, was: E. S. Cummer, Toronto, Ont.

The following books of record and account are kept for purposes of insurance certificates or benefits: ledger, cash book, membership register, policy register and medical register.

No changes were, during 1893, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$47 64	
Cash received during 1893 from:		
Application and initiation fees		$18 00
Dues		10 35
Assessments		195 82
Interest		2 12
Total receipts		$226 29

IX. Cash Expenditure

Cash paid during 1893 for:

(a) Expenses of Management.

Registration fee	$25 00
Medical reference fees	2 75
Total expenses of management	$27 75

(b) Miscellaneous Expenditure.

Re-insurance	$138 88
Sick benefits	24 29
Total expenditure	$190 92

ROMAN CATHOLIC UNION OF THE KNIGHTS OF ST. JOHN.*

ANNUAL STATEMENT FOR THE YEAR ENDING 15TH JUNE, 1893.

Head Office, 97 Burton St., Cleveland, O., U.S.A.

Organized 10th May, 1886; and incorporated in State of New York, 16th May, 1886.

The Executive Officers of the Society at 31st December, 1893, were as follows:

John Wilhelm,	Supreme President	Cleveland, O.
M. J. Kane,	" Secretary	Buffalo, N.Y.
Rev. P. H. Rowan,	" Treasurer	Evansville, Ind.
Anthony Neupert,	" Trustee	Buffalo, N.Y.
John F. Tobin,	" Trustee	Moundsville, W. Va.

SICK AND FUNERAL BENEFITS.

The sick and funeral benefits are under the control of the local commanderies.

ASSETS.

Cash on deposit in Old National Bank, Evansville, Ind. $1,694 65

LIABILITIES.—None.

MISCELLANEOUS.

No action or proceedings are pending against the Society.

Assessments are made for purposes of life insurance or benefits upon each death; and are payable thirty days after issue.

Twenty assessments were made during 1893.

The Society's books were duly audited in June, 1893.

Names and post office addresses of the auditors for 1893, were as follows: W. P. Ratigan, Detroit; James E. Burke, Rochester; Theo. Lieusch, Dayton.

Books of record or account kept by the Society: cash book, ledger and register.

1,748 certificates were in force at 15th June, 1893, as follows: 1,622 members holding $500 policies; 105 members holding $1,000 policies; 21 members holding $1,500 policies.

No changes were, during 1893, made in the constitution or rules in respect to insurance certificates or benefits.

CASH RECEIPTS.

Cash received during 1893, from:

Fines	$ 5 00
Assessments	9,314 43
Per capita tax and levies	1,801 65
Charter fees	231 00
Supplies sold	81 00
Other sources	171 00
Total receipts	$11,604 08

* The R. C. Union of the Knights of St. John is now incorporated and registered for Ontario under the name of the Provincial Commandery of the Roman Catholic Union of the Knights of St. John.

Cash Expenditure.

Cash paid during 1893 for:

(*a*) *Expenses of Management.*

Registration fee	$ 58 50
Expenses of annual meeting	240 05
Salaries of officers	700 00
Clerk hire	49 50
Printing, stationery and advertising	650 64
Postage, telegrams and express	69 18
Other expenses	1,767 87
Total expenses of management	$3,535 74

(*b*) *Miscellaneous Expenditure.*

Benefits to widows and orphans	$9,000 00
Total expenditure	$12,535 74

EMERALD BENEFICIAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 17 Hamburg Avenue, Toronto.

Organized 4th January, 1874; incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

David A. Carey, President ..... Toronto.
William F. Smith, Vice-President ..... Almonte.
William Lane, Secretary-Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1893 ..... $49,300 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Gross number and amount of certificates on foot at any time during 1893....	453	$ c. 69,100 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1893	2	$ c. 200 00		
Lapsed	143	19,600 00		
Total deductions extended	145	19,800 00	145	19,800 00
Net contracts on foot at 31st December, 1893			308	49,300 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the subordinate branches, the total membership of which at 31st December, 1893, was 449.

Two members' wives died in 1893 and the amount paid in respect of these deaths was $50.

IV. Sick Benefits.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits in 1893, 65.

Amount of benefits paid in 1893 in respect of sick members, $596.

Number of weeks' sickness experienced in 1893, 149.

Amount paid for medical attendance during 1893, $401.96.

Amount standing to credit of sick benefit fund, 31st December, 1893, $405.43.

V. Assets.

Actual cash on hand at 31st December, 1893, Grand Branch	$406 72
" " " Subordinate Branch	656 54
" in bank, Grand Branch	431 00
Interest due and accrued "	25 36
Other assets "	282 65
" Subordinate Branches	1,347 54
Totals	$3,149 81

VI. Liabilities.

Sundry amounts due	$136 28

VII. Miscellaneous.

Assessments are made monthly at fixed rates and are payable on the first of each month.

The Society's accounts were audited May, September, November, 1893, and February 8th, 1894.

Names and addresses of auditors: Louis Woods, M. Mahoney, J. Fahey, Toronto.

Books of record or account kept for purposes of insurance certificates or benefits: minute, register, day book, ledger and record of claims

VIII. Cash Receipts.

		Grand Branch.	Sub-Branches.
Cash balances from 1892 (not extended):			
Grand Branch	$428 06		
Subordinate Branches	553 58		
Initiation fees		$ 73 00	$354 00
Dues		.....	1,620 14
Assessments		500 79	
Per capita tax and levies		230 10	165 00
Charter fees		65 00	
Supplies sold		143 76	
Interest		4 00	
Other sources		64 55	
Total receipts		$1,081 20	$2,139 14

IX. Cash Expenditure.

	Grand Branch.	Sub-Branches
Cash paid during 1893 for :		
Charter fees	.....	$ 65 00
Per capita tax and levies for management	.....	230 10
Supplies bought	$280 27	143 76
Registration	5 00	
Travelling expenses	44 00	129 36
Rent, light, heat and taxes		340 00
Salaries, officers' and auditors' fees	100 00	50 00
Printing, stationery and advertising	89 50	10 00
Postage, telegrams and express	32 50	20 00
Premiums for guarantee of lodge officers	18 75	
Annual meeting	24 20	
Total expenses for management	$594 22	$988 22
Miscellaneous Expenses.		
Life insurance claims	$200 00	
Funeral benefits	.....	$ 50 00
Sick benefits	.....	596 00
Medical attendance	.....	401 96
Other expenditures detailed in memo	13 60	
Totals	$807 82	$2,036 1

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST OCTOBER, 1893.

Head Office, Wellington Street, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers at the 31st October, 1893, were as follows:

J. E. Robillard, President ..... Ottawa.
Charles Castonguay, Recording-Secretary 63 Spruce St., ... Ottawa.
J. N. Rattey, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 179 The Funeral Fund is made up of a contribution of $1 per member at the decease of a member, and a contribution of 25 cents per member at the decease of a member's wife.

No members of the Society died in 1893.

Total amount of funeral benefits paid in respect of deceased members was $128.

Number of members' wives deceased in 1893.—None.

Amount of funeral benefits paid in respect of deceased wives, $1 50.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1893, 17.

Amount of sick benefits paid in 1893, $217.50.

Number of weeks' sickness experienced in 1893, 62.1.

ASSETS.

Actual cash on hand for the year ending 31st October, 1893	$ 20 00
Cash on deposit in La Banque Nationale, Ottawa	1,370 93
Dues and assessments due and unpaid	184 20
Other assets	144 75
Total assets	$1,719 88

LIABILITIES.

Amount of claims admitted by Society	$139 25

MISCELLANEOUS.

The Society's accounts were audited on the 10th November, 1893.

Names and post office addresses of the Auditors for 1893: P. Latour, Queen Street, Ottawa; Joseph Bigras, Le Breton Street, Ottawa.

Changes were made in the rules so far as relate to members' benefits, and have been duly filed with the statement.

Cash Receipts.

Cash balances from 1892 (not extended)	$27 60	
Cash received during 1893 from :		
Initiation fees		$ 84 00
Dues		446 75
Assessments		162 00
Fines		28 40
Rent		21 00
Interest and dividends		42 12
All other sources		48 35
Total receipts		$832 62

Cash Expenditure.

Cash paid during 1893 for :

(a) Expenses of Management.

Registration fees	$58 08
Rent, fuel and light	84 32
Salaries, officers' and auditors' fees	10 00
Printing, stationery and advertising	13 40
Postage, telegrams and express	3 15
Other management expenses (detailed in memo.)	99 90
Total expenses of management	$268 85

(b) Miscellaneous Expenditure.

Funeral benefits to widowers	$ 1 50
Benefits to widows and orphans	128 00
Sick benefits	217 50
Total expenditure	$615 85

L'UNION ST. THOMAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 325 Dalhousie Street, Ottawa.

Incorporated in Ontario 10th August, 1877.

The Executive Officers at 31st December, 1893, were as follows :

D. Tasse, President	Ottawa.
Chas. Bettey, Corresponding Secretary	Ottawa.
L. A. Trépanier, Recording Secretary	Ottawa.
Napoleon Casault, Treasurer	Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society ; total membership, 489.

Nine members of the Society died during 1893, and funeral benefits amounting to $3,235 were paid.

One member's wife died during 1893, and funeral benefits amounting to $48.50 were paid.

Total amount of cash standing to the credit of the Benefit Fund at 31st December, 1893, $5,383.68.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1893, 62.

Total amount of benefits paid during 1893, $1,610.20.

Number of weeks' sickness experienced in 1893, 692⅔.

ASSETS.

Cash on deposit with Bank of Ottawa	$	2,138 88
" Archiepiscopal Corporation, Ottawa		3 244 80
Total assets		$5,383 68

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments are made at the death of a member.

Nine assessments were made during 1893.

The books and accounts were audited monthly during the year 1893.

Names and post office addresses of the auditors : O. Dionne and Isidore Cote, Ottawa.

CASH RECEIPTS.

Cash balances from 1892 (not extended)	$6,202 90	
Application fees		$ 3 50
Initiation fees		19 50
Dues		1,531 25
Assessments		3,390 18
Supplies sold		3 45
Interest and dividends		202 30
All other sources		280 65
Total receipts		$5,430 75

CASH EXPENDITURE.

Cash paid during 1893, for :

(a) Expenses of Management.

Charter fees	$ 59 18
Law costs	622 29
Registration fee	10 00
Rent	62 00
Salaries, officers' and auditors' fees	158 75
Printing, stationery and advertising	53 50
Postage, telegrams and express	32 05
Other expenses (detailed in memo.)	108 50
Total expenses of management	$1,106 27

(b) Miscellaneous Expenditure.

Funeral benefits	$3,533 50
Sick benefits	1,610 20
Total expenditure	$6,249 97

LA SOCIÉTÉ ST. PIERRE D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Ottawa, Ont.

Organized 29th June, 1873; incorporated in Ontario 22nd May, 1874.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Charles Bettey, President ..... Ottawa.
E. G. Lachance, Corresponding Secretary ..... "
M. Mourier, Recording Secretary ..... "
Jacques Dufresne, Treasurer ..... "

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 200.

Four members of the Society died in 1893.

Total amount of funeral benefits paid in 1893, $598.50.

One member's wife died in 1893 and funeral benefits amounting to $22.10 were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty members received sick benefits in 1893.

Total amount paid for sick benefits in 1893, $453.00.

Number of weeks' sickness experienced, 151.

ASSETS.

Cash in Treasurer's hands	$ 1 24
Cash with Sisters of the Cross	2,045 93
Interest due and accrued	77 83
	$2,135 00

LIABILITIES.—None.

Cash Receipts

Cash balance from 1892 (not extended)	$2,142 19	
Application fees		$ 3 00
Initiation fees		11 75
Dues		579 25
Assessments		571 70
Fines		44 05
Supplies sold		3 50
Interest and dividends		77 83
All other sources		68 25
Total		$1,359 33

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$49 00
Rent	62 00
Salaries, officers' and auditors' fees	76 50
Printing, stationery and advertising	31 75
Postage, telegrams and express	9 02
Other management expenses detailed in memo	52 44
Total expenses of management	$280 71

(b) Miscellaneous Expenditure.

Funeral Benefits	$620 60
Sick Benefits	453 00
Total expenditure	$1,354 31

GRAND LODGE, SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 124 Northcote Avenue, Toronto.

Incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

W. J. Dunlop, President ..... Toronto.
John Phillips, Secretary ..... Toronto.
A. R. Williamson, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 352.

Two members died in 1893.

Total number of funeral benefits paid during 1893, $200.

One member's wife died during 1893.

Amount of benefit paid $20.

Total cash standing to credit of fund 31st December, 1893, $177.60.

SICK BENEFITS.

Sick benefits are undertaken by subordinate lodges and are optional.

ASSETS.

Cash deposited to the Society's credit in Bank of Commerce, Toronto	$246 66
Dues and assessments called but not yet payable	125 20
All other assets	315 30
	$687 16

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member in good standing.

The Society's accounts were duly audited on the 7th June, 1893.

Books of record or account, kept for purposes of insurance certificates, are as follows: Cash book, journal and ledger.

Names and post office addresses of auditors for 1893: James Purvis, 90 Major street, Toronto; A. A. Hughson, Orangeville.

Certain changes were made in the constitution and rules in 1893, and are duly set forth in the annual statement.

Cash Receipts.

Cash received during 1893 from :	
Assessments	$191 35
Per capita tax and levies	119 45
Supplies sold	18 30
Total	$329 10

Cash Expenditure.

Cash paid during 1893 for :—

(a) Expenses of Management.

Registration fee	$ 6 00
Expenses of annual meeting	48 25
Supplies bought	30 00
Rent, light, heat and taxes	6 50
Managing officers' salaries	54 00
Printing, stationery and advertising	57 20
Postage, telegrams and express	3 26
Total expenses of management	$205 21

(b) Miscellaneous Expenditure.

Funeral benefits	$200 00
Benefits to widows	20 00
Grand total	$425 21

GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Hamilton, Ont.

Organized 1st May, 1863; incorporated in Ontario 2nd September, 1881.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

T. Richter, President ..... Hamilton.
Fred. Behm, Vice-President ..... Hamilton.
George Roth, Recording Secretary ..... Hamilton.
George Bartmann, Corresponding Secretary ..... Hamilton.
E. Faustmann, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Total membership of which is 45.

Two members died during 1893, and funeral benefits to the amount of $200 were paid.

One member's wife died during 1893, and funeral benefits to the amount of $20 were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received benefits during 1893, 6.
Amount of benefits paid in 1893, in respect of sick members, $75.00.
Number of weeks' sickness experienced in 1893, 25.
Amount paid for medical attendance, $43.
Amount of cash to credit of fund, 31st December, 1893, $880.66.

ASSETS.

In hands of treasurer	$143 66
Cash on deposit to Society's credit, not drawn against in the following banks:	
Post Office Savings Bank	273 00
Hamilton Provident and Loan Society	464 00
Total	$880 66

LIABILITIES.—NONE.

MISCELLANEOUS.

Assessments are made on death of a member.

Two assessments were made during 1893, viz., 1st July and 1st December.

The books of the Society were audited 1st September, 1893, and 1st March, 1894.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the auditors for 1893 were as follows: George Schnabel, Geo. Schumacher and Leo Blatz, all of Hamilton.

Certain changes were made in the by-laws during 1893, and are set forth in the annual statement.

RECEIPTS.

Cash balance from 1892 (not extended)	$837 33	
Assessments		$352 90
Interest		33 41
Entertainments, etc		92 02
Total		$478 33

EXPENDITURE.

(*a*) *Expenses of Management.*

Rent, light, heat and taxes	$68 00
Printing, stationery and advertising	16 50
Total expenses of management	$84 50

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	$220 00
Sick benefits	75 00
Medical attendance	43 00
Gratuities to distressed members	12 50
Total expenditure	$435 00

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

William Stark, Chairman ..... Toronto.
Chas. Seymour, Secretary ..... Toronto.
H. J. Grasett, Treasurer ..... Toronto.

ASSETS.

Mortgages	$54,900 00
Cash on deposit in Imperial Bank, Toronto	10,637 02
Other assets	613 50
Total assets	$66,150 52

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1893.

Five per cent is deducted from salaries monthly. The Society's accounts were audited 29th January, 1894. The books of record or account kept are: ledger and pension book.

Names and post office addresses of auditors for 1892: James Stephen and Robert Armstrong, Toronto.

Changes were made in the constitution and rules and are included in the statement for 1893.

CASH RECEIPTS.

Assessments	$9,911 24
Fines	221 50
Interest and dividends	2,262 48
All other sources	2,146 25
Total receipts	$14,541 47

CASH EXPENDITURE.

(a) Expenses of Management.

Registration	$5 00
Printing, stationery and advertising	7 25
Total expenses of management	$12 25

(b) Miscellaneous Expenditure.

Endowments or payments in the nature thereof	$3,045 81
Life insurance claims other than endowment	1,162 16
Other expenditure	370 68
Total expenditure	$4,590 90

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Bay Street, Toronto, Ont.

Organized, 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Thomas Graham, Chairman ..... Toronto.
R. J. McGowan Secretary ..... Toronto.
R. T. Cody, Treasurer ..... Toronto.

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	$18,034 85
Total	$18,034 85

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1893.

Assessments are made monthly, and are payable on the first day of each month.

The books and accounts of the Society were duly audited for the year 1893, on 5th April, 1894.

Names and addresses of the auditors: Wm. Anderson and W. W. Jones, auditors for the Corporation of Toronto.

Number of members in good standing, 119.

Cash Receipts.

Cash received during 1893 from :

Assessments		$1,709 15
Interest and dividends		679 97
Donations as under :		
Magill & Lawrence	$ 10 00	
James Robertson Co	100 00	
McCausland & Co	25 00	
A. R. McKinley	25 00	
Rolph Smith & Co	100 00	
Central Prison	50 00	
		310 00
Civic grant		2,500 00
Total receipts		$5,199 12

Cash Expenditure.

Cash paid during 1893 for :

Incorporation fee	$1 00
Registration fee	5 00
Total expenses of management	$6 00

Miscellaneous Expenditure.

Endowments or payments in the nature thereof	$ 36 16
Life insurance claims	300 00
Total expenditure	$342 16

HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Hamilton, Ont.

Organized 13th February, 1891. Incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Hugh McKinnon	Treasurer.
Alexander Smith	Chairman.
Theo. Zeats	Secretary.
Bernard McMahon	Committeeman.
Donald Campbell	"
David Coulter	"
John Lowrey	"

ASSETS

Cash value of mortgages	$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton	1,583 92
Total	$6,583 92

LIABILITIES.

Amount of claim admitted by Society	$90 00
Total	$90 00

MISCELLANECUS.

The accounts for the year 1893 were duly audited on 2nd February, 1894.

Names and addresses of auditors: Samuel Kent and P. E. FitzPatrick, Hamilton.

Certain changes were made in the constitution during 1893, and are set forth in the annual statement.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$4,880 44	
Dues from members		$1,619 41
Donations		45 00
Interest		204 07
Total receipts		$1,868 48

CASH EXPENDITURE.

Law costs	$30 00
Registration fee	5 00
Supplies bought	23 00
Travelling expenses	9 00
Auditors' fees	8 00
Benefits to widows	90 00
Total expenditure	$165 00

OTTAWA UNITY PROTESTANT BENEFIT SOCIETY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 193 Albert Street, Ottawa, Ont.

Organized 1st June, 1869, and incorporated in Ontario, January, 1869.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

D. Storey, President ..... Ottawa.
T. D. McFarlane, Vice-President ..... Ottawa.
John McFarlane, Treasurer ..... Ottawa.
H. W. Sherwood, Financial Secretary ..... Ottawa.
J. C. Finley, Recording Secretary ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

No members of the Society died during 1893, and no payments were made in respect of funeral benefits.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Membership at 31st December, 1893, 350.

Thirty-eight members received sick benefits during 1893, amounting to $399.

Number of weeks' sickness experienced during 1893, 113.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1893, $2,121.00.

ASSETS.

Actual cash on hand as per Auditor's Statement	$	73 40
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Post Office Savings Bank, Ottawa, Ont		1,454 93
Quebec Bank, " "		234 90
Ottawa " "		357 77
Total assets		$2,121 00

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—No information.

The Society's books were duly audited in June, 1893.

Names and post office addresses of the auditors for 1893 were as follows : C. B. Taggart, Frank street, Ottawa ; W. Corbett, Kent street, Ottawa.

No changes were, during 1893, made in the Constitution and Rules in relation to benefits.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$1,818 00

Cash received during 1893 from :

Initiation fees	$236 25
Dues	855 65
Supplies sold	67 65
Rent	3 50
Interest	59 49
Concert receipts	28 15
Excursion	46 14
All other sources	75 79
Total receipts	$1,372 62

CASH EXPENDITURE.

Cash paid during 1893 for :

(*a*) *Expenses of Management.*

Registration fee	$ 5 00
Supplies bought	152 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	183 20
Printing, stationery and advertising	86 20
Postage, telegrams, etc	9 25
Total expenses of management	$485 65

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$339 00
Medical attendance	146 50
Other expenses	9 75
Total expenditure	$980 90

TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS

(Manchester Unity.)

Annual Statement for the Year Ending 31st December, 1893.

Head Office, 137 Major Street, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

William Irving, Provincial Grand Master.....Toronto.
Wm. C. Schunck, " Deputy Grand Master.....Toronto.
Owen Mead, " Corresponding Secretary.....Toronto.
John Willmott, " Past Grand Master.....Toronto.
Edward J. Walsh, District Treasurer.....Toronto.

Currency of Insurance Certificates—None.

Movement in Insurance Certificates—None.

Funeral Benefits.

Funeral benefits are undertaken by the district; membership of which at 31st of December, 1893, was 388.

Three members died in 1893.

The amount of funeral benefits paid in 1893 was $240.

No members' wives died in 1893.

Total cash to credit of funeral fund at 31st of December, 1893, $1,949.11; Juvenile Branch, $63.84; widow and orphan fund, $131.72.

Sick Benefits.

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits in 1893, 44.

Total amount of benefits paid in 1893 in respect of sick members, $729.71.

Number of weeks' sickness experienced in 1893, 318.

Total amount of cash standing to the credit of sick benefit fund at 31st of December, 1893, $964.00.

ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$950 00	
Actual cash on hand		$315 13
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Commerce, Toronto	883 19	132 72
Dominion Bank, Toronto (Queen Street West)		485 45
" " (Esther Street)		270 79
All other assets	290 00	390 00
Total assets	$2,123 19	$1,594 09
Grand total assets		$3,717 28

LIABILITIES—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1893:

Earl *v.* District Officers and Trustees, H. O. Chancery Division; to recover damages for illegal fine and suspension; amount $1,000. Society's defence: "Plaintiff had broken the laws of the Society." Case was discharged, plaintiff failing to file particulars.

The action of the District Officers was confirmed by the Directors of the Appeal Court (of the Society) at Manchester, England, February, 1894.

The Society's books were duly audited for 1893, on 22nd January, 1894.

The following books of record and account are kept for purposes of insurance certificates or benefits: journal, cash book, ledger, lodge quarterly return sheets and register.

Names and addresses of the auditors for 1893 were as follows: Wm. Watson, Toronto: Hugh Reel, Toronto, and Colin Campbell, Toronto.

Certain changes were, during 1893, made in the organization or management of the Society and the same have been set out in the annual statement.

Certain changes were, during 1893, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits and the same have been set out in the annual statement.

CASH RECEIPTS.

	District.	Subordinates.
Initiation fees		$ 291 50
Dues	$530 39	1,839 99
Per capita tax and levies	279 80	10 75
Fines	5 00	5 85
Supplies sold	41 80	
Rent		79 25
Interest and dividends	96 79	36 76
All other sources	26 69	667 39
Total receipts	$980 47	$2,931 49

Cash Expenditure.

(a) *Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies		$279 80
Expenses, annual meeting	$39 00	
Fuel and light	13 32	262 27
Interest		45 50
Supplies bought	145 92	41 45
Travelling expenses	345 00	
Registration fee	10 00	
Salaries	143 91	246 56
Printing, stationery and advertising	14 50	27 30
Postage, telegrams and express	19 62	26 98
Premiums for guarantee of lodge officers	5 00	
Commission	43 00	
Law costs	99 00	
Total expenses of management	$878 27	$929 86

(b) *Miscellaneous Expenditure:*

Per capita tax other than for management		$561 17
Funeral benefits	$240 00	
Sick benefits	109 50	717 71
Medical attendance	12 00	362 88
Expenditure other than any of foregoing	21 75	227 65
Gratuities to distressed members	1 50	8 19
Total expenditure	$1,269 02	$2,807 46

HEINTZMAN & CO'S EMPLOYEES BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 117 King Street West, Toronto, Ont.

Incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1893, were as follows :

Thomas H. Eagan, President	Toronto.
Daniel Ray, Vice-President	Toronto.
Alfred Linton, Secretary, 11 Northcote Avenue	Toronto.
Wm. Ray, Treasurer, 34 Grange Avenue	Toronto.
Arthur Consterdim, Wm Dewar, Frank Wilks, Robert Waud, Edwin Spacey, Albert Hartmann. — Directors	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 106. No members died during 1893.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Eleven members of the Society received Sick Benefits during 1893, amounting to $200.
Number of weeks' sickness experienced in 1893, 35.
Total amount to credit of General Fund, from which all claims are paid, $266.41.

ASSETS.

Cash deposited to Society's credit, not drawn against in Home Loan & Savings Co., Toronto, Ont	$ 266 41
	$266 41

LIABILITIES.—None.

MISCELLANEOUS

Dues are collected monthly.
The society's accounts were audited on the 5th February, 1893.
Names and addresses of the auditors of accounts for 1893, H. May, 117 King street west.
Certain changes were made in the constitution during 1893, and are filed with the annual statement.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$160 61	
Cash received during 1893 (dues)		$295 80
Initiation fees		39 00
Total receipts		$334 80

CASH EXPENDITURE.

Cash paid during 1893 for:

(*a*) *Expenses of Management:*

Registration fee	$	5 00
Salaries, officers' and auditors' fees		15 00
Printing, stationery and advertising		10 00
Total expenses of management		$30 00

(*b*) *Miscellaneous Payments.*

Sick Benefits	$199 00
Total expenditure	$229 00

THE OFFICERS', WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 140 St. James Street, Montreal, Que.

Head office in Ontario, corner of Wellington and Yonge Streets, Toronto, Ont.

Chief Agent for Ontario: David Simpson, Accountant, Bank of B. N. A., Toronto, Ont.

Organized 14th October, 1891.*

The Executive Officers of the fund at 31st December, 1893, were as follows:

Richard Roe Grindley, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
Jeffrey Penfold, Trustee	Montreal, Que.
H. Stikeman, Trustee	Montreal, Que.
James Elmsly, Trustee	Woodstock, Ont.
Edward Burrough Brownlow, Secretary-Treasurer	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit, to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que	$18,157 13
Total assets	$18,157 13

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1893, on 31st October.

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of auditors for 1893 were as follows: E. Sanger, Bank of B. N. A., Montreal, Que.; C. F. Deacon, Bank of B. N. A., Montreal, Que.

*By the Bank Act, 53 Victoria (1890), chapter 31 (D), section 22, a chartered bank is authorized to create a guarantee or pension fund for the employees.

Cash Receipts.

Cash balance from 1892 (not extended)		$11,636 01
Cash received during 1893 from :		
Interest	$ 744 26	
Subscriptions from married members, and fees from unmarried members.	3,973 76	
Donation from Bank	1,958 54	
Total receipts		$6,676 56

Cash Expenditure.

Cash paid during 1893 for :

(a) Expenses of Management.

Law costs	$ 36 00	
Registration fee	5 00	
		$41 00
Benefit to widows and orphans	30 39	
Total expenditure		$71 39

FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 352 Givens Street, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Caleb Belyea, President ..... St. John, N.B.
Alex. McMordie, Secretary ..... Toronto.
David C. Dowrie, Treasurer ..... Hamilton.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1892		274
Add contracts taken during 1893, new or renewed		42
Gross number on foot at any time during 1893		316
Contracts matured in 1893	1	
" lapsed in 1893	2	
" surrendered in 1893	17	
Total deductions	20	20
Net contracts on foot 31st December, 1893		296

Assessments are made on the death of each member, and the benefit paid is $1.00 from each member in good standing.

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1893	$ 9 84
Cash on deposit in Canadian Bank of Commerce, Toronto	365 74
	$375 58

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1893.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

One assessment was made during 1893, payable in the month of May.

The Society's accounts were duly audited during 1893 on 8th September and 11th January, 1894.

The books of record or account kept for purposes of insurance certificates or benefits are: certificate register and account, roll book, day book, ledger. Names and post office addresses of the auditors for 1893: W. J. Maukey and James Barnes, Toronto.

VIII. Cash Receipts.

Cash balances from 1892 (not extended)	$390 55	
Application fees		$ 42 00
Assessments		316 00
Per capita tax and levies		183 30
Charter fees		2 00
Supplies sold		3 42
Interest		4 64
Total receipts		$551 36

IX. Cash Expenditure.

(*a*) *Expenses of Management:*

Law costs	$169 19
Registration fee	5 00
Annual meeting	10 00
Supplies bought	33 70
Travelling expenses	43 70
Printing, stationery and advertising	8 75
Postage, telegrams and express	12 99
Total expenses of management	$274 33

(*b*) *Miscellaneous Expenditure:*

Life insurance claims, other than endowment	$292 00
Total expenditure	$566 33

THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1893.

Head Office, 152 Dovercourt, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

C. G. Richardson, President ..... Toronto.
James Seymour, 1st Vice-President ..... Toronto.
John Gowan, 2nd Vice-President ..... Toronto.
W. E. Meredith, Recording-Secretary ..... Toronto.
J. Ambler, Treasurer ..... Toronto.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 89.
Funeral and Sick Benefits are undertaken by the Society.
Total amount of Sick Benefits paid during the year $28.
Medical attendance, $77.
Amount of cash standing to credit of Sick Benefit Fund, $2,565.06.

ASSETS.

Actual cash in Treasurer's hands as per Auditor's Report	$ 34 68
Cash on deposit in Home Loan Savings Bank, Toronto	2,530 38
Total assets	$2,565 06

LIABILITIES.—None.

CASH RECEIPTS.

Dues	$312 10
Interest and dividend	87 83
Total receipts	$399 93

CASH EXPENDITURE.

(a) Expenses of Management:

Grand Lodge Assessment	$14 80
Registration	5 00
Grand Lodge Meeting	75 00
Rent, light, heat and taxes	16 75
Salaries, officers' and auditors' fees	3 00
Printing, stationery and advertising	60 00
Postage, telegrams, etc	19 00
Total expenses of management	$193 55

(b) Miscellaneous Expenditure:

Sick benefits	$28 00
Medical attendance	77 00
Expenditure other than foregoing	53 00
Total expenditure	$351 55

LOYAL TRUE BLUE ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1893.

Head Office, Simcoe Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

William Fitzgerald, Grand Master ..... Toronto.
Nicholas Ingram, Grand Secretary ..... Port Perry.
Robert Bunting, Grand Treasurer ..... Toronto.

III. Funeral Benefits.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1893, was 2,876.

Total number of members who died during 1893, 16.

Amount of Funeral Benefits paid in respect of deceased members, $1,200.

Cash standing at credit of funeral fund at 31st December, 1893, $745.05.

IV. Sick Benefits.

The Sick Benefits are under the control of the subordinate lodges.

V. Assets.

Actual cash in hands of Grand Secretary (since deposited)		$ 209 00
Western Bank, Port Perry		536 05
Dues and assessments called but not yet payable	$266 70	
Less cost of collection	2 50	
		264 20
Total assets		$1,009 25

VI. Liabilities.—None.

VII. Miscellaneous.

The books and accounts were duly audited on May 25th, 1893.

The books of record and account kept by the Society are, day book, ledger, etc.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$105 03	
Assessments for funeral benefits		$1,902 80
Per capita tax and levies		386 35
Charter fees		152 00
Supplies sold		97 55
Interest		4 25
All other sources		3 00
Total receipts		$2,545 95

IX. Cash Expenditure.

a) Management Expenses :

Annual meeting	$ 10 00
Supplies bought	79 95
Travelling expenses	42 05
Salaries, officers' and auditors' fees	500 00
Printing, stationery and advertising	187 65
Postage, telegrams and express	78 12
Premiums for guarantee of lodge officers	6 25
Other expenditure	86 87
Total management expenses	$990 89

(b) Miscellaneous Expenditure :

Funeral benefits	$1,200 00
Expenditure other than foregoing	53 00
Total expenditure	$2,243 89

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

Head Office, Government Buildings, Ottawa.

Organized January, 1872.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Major C. J. Anderson, Chairman.....Ottawa.
A. G. Kingston, Treasurer.....Ottawa.
W. J. Lynch, Secretary.....Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, or for sick and funeral benefits, in force 31st December, 1893, $47,800.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof —None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force, 31st December, 1892	253	50,600 00
Add contracts taken during 1893, new and renewed	2	4,400 00
Gross number and amount of contracts on foot at any time during 1893.	255	51,000 00

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1893	12	2,400 00		
" lapsed in 1893	4	800 00		
Total deductions extended	16	3,200 00	16	3,200 00
Net contracts on foot at 31st December, 1893			239	47,800 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Amount of cash in hands of Treasurer, 31st December, 1893	$277 81
Cash on deposit, Dominion Government Savings Bank, Toronto	631 59
Dues and assessments called, but not yet payable	28 82
Total assets	$938 22

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1893.

Assessments for purposes of life insurance certificates are made monthly, and are payable on the last day of each month.

The accounts for the year 1893 were duly audited on the 13th of January, 1894.

The books of record or account kept for purposes of insurance certificates or benefits, are: registers 1 and 2, treasurer's cash book and bank deposit book.

Names and post office addresses of the auditors of accounts for 1893: S. McLaughlin, Railway and Canals Department; E. B. Bell, Post Office Department; F. X. Lambert, Militia Department, Ottawa.

Certain changes were made in the constitution of the Society during 1893, and were duly filed.

VIII. Cash Receipts.

Cash balances from 1892, (not extended)	$1,789 39	
Initiation fees		$ 3 50
Dues and assessments		1,521 80
Interest and dividends		42 76
Total receipts		$1,568 06

IX. Cash Expenditure.

Registration fee	$6 00
Salaries, officers' and auditors' fees	25 00
Printing, stationery and advertising	17 05
Total expenses of management	$48 05

Miscellaneous Expenditure.

Life insurance claims	$2,400 00
Total expenditure	$2,448 05

IRISH CATHOLIC BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 22 Erin Street, Toronto.

Organized 10th March, 1880, and incorporated in Ontario 7th April, 1883.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

C. J. McCabe, President.....Toronto.
Dr. Balfe, First Vice-President.....Hamilton.
Thomas Barrett, Second Vice-President .....Galt.
Patrick Shea, Secretary .....Toronto,
William Lavoie, Treasurer.....Paris.

FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate branches, the membership of which at 31st December, 1893, was 278.

Three members of the Society died during 1893.

SICK BENEFITS.

Sick benefits are undertaken by the local branches.

Forty members of the Society received sick benefits during 1893.

Total amount of benefits paid in 1893, $610.50.

Total amount paid for medical attendance in 1893, $179.25.

Number of weeks' sickness experienced in 1893, 159½.

ASSETS.

Actual cash on hand, treasurer's hands.....	$113 98
" in bank	275 80
Band instruments and uniforms.....	250 00
Banners.....	350 00
Hall, furniture, etc	645 00
Total	$1,634 78

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited quarterly during 1893.

Names and addresses of auditors for 1893 were as follows: D. Cronin, Toronto; P. Cassidy, Toronto, Ont.

Cash Receipts.

		Grand Body.	Subordinate Bodies.
Cash balance from 1892 (not extended)	$518 71		
Cash received, during 1893, from :			
Dues			$1,225 81
Initiation fees			77 75
Per capita tax		$25 50	
Rent			34 80
Interest and dividends			8 30
All other sources			577 24
Total receipts		$25 50	$1,923 90

Cash Expenditure.

Cash paid during 1893, for :

(*a*) *Expenses of Management :*

	Grand Body.	Subordinate Bodies.
Per capita tax for management		$53 65
Registration fee	$5 00	
Rent, light, heat and taxes		592 61
Printing, stationery, advertising, postage, etc	5 00	28 28
Total expenses of management	$10 00	$674 54

(*b*) *Miscellaneous Expenditure :*

Funeral benefits		$ 80 00
Sick benefits		610 50
Medical attendance		179 25
Gratuities to distressed members		37 50
Expenditure other than foregoing		433 79
Total expenditure	$10 00	$2,015 58

LOYAL PROVIDENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, St. David Street, Toronto, Ont.

The Society was organized on the 6th November, 1882; incorporated in Ontario 30th November, 1883; and re-incorporated 23rd June, 1893, under 56 Vict. c. 32.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

J. Knox Leslie, Past Grand President.....Toronto, Ont.
J. Lambert Fabian, Grand President.....Toronto, Ont.
Chas. W. Allen, Grand Vice-President.....Deer Park, Ont.
Chas. Carr, Grand Secretary-Treasurer.....Toronto, Ont.
Wm. Wyndow, Grand Trustee.....Toronto, Ont.
C. E. Martin, jr., Grand Trustee.....Toronto, Ont.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the total membership of which is 94.

No members of the Society died during 1893.

Total cash standing to the credit of the funeral benefit fund at 31st December, 1893, $262.

SICK BENEFITS.

Sick benefits are undertaken by the subordinate bodies.

No sickness was experienced during 1893.

Amount paid for medical attendance during 1893, $61.42.

Total amount standing to the credit of sick benefit fund at 31st December, 1893, $25.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in hands of Grand Lodge trustees	$262 00	.....
Cash in hands of Subordinate trustees	.....	$25 00
Supplies, etc	50 00	24 00
Total assets	$312 00	$49 00

LIABILITIES.

Amount due for printing	$59 56
Total liabilities	$59 56

MISCELLANEOUS.

No assessments are made.

The Society's accounts were duly audited on the 9th February, 1894.

Names and post office addresses of the auditors for 1893 were as follows: J. B. Hepburn, 50 Claremont street; Thomas F. Rowarth, Adelaide street west, Toronto.

The following books of record and account are kept for purposes of insurance certificates or benefits: Roll book, cash book and ledger.

Cash Receipts.

Cash balance from 1892 (not extended) $266 00

Cash received during 1893 from :

	Grand Body.	Subordinate Bodies.
Application fees	.....	$ 19 50
Initiation fees	.....	75 00
Dues	$27 25	157 29
Per capita tax and levies	4 80	4 50
Charter fees	64 00	.....
Supplies sold	3 55	.....
Total receipts	$99 60	$256 29

Cash Expenditure.

Cash paid during 1893 for :

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies
Charter fees	.....	$64 00
Per capita tax	.....	4 80
Commission	$33 00	.....
Registration fee	10 50	.....
Supplies bought	8 73	3 55
Rent, light, heat and taxes	.....	43 12
Salaries, officers' and auditors' fees	13 00	36 01
Expenses *re* registration	31 18	.....
Printing, stationery and advertising	6 50	.....
Postage, etc	50	.....
Total expenses of management	$103 41	$151 48

(b) Miscellaneous Payments.

Funeral levy	.....	$27 25
Medical attendance	.....	61 42
Other expenditure	.....	8 00
Total expenditure	$103 41	$248 15

HER MAJESTY'S ARMY AND NAVY VETERANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Occidental Hall, Toronto.

Organized 9th August, 1887 ; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

Alexander Muir, President	Toronto.
H. E. Rudge, Secretary-Treasurer	Toronto.
Edward Fawcett, Trustee	Toronto.
Jesse Butler, Trustee	Toronto.
James Fisher, Trustee	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 121.
Four members of the Society died in 1893.
Amount of funeral benefits paid, $140.
Total cash standing to credit of funeral fund, $494.09.

ASSETS.

Cash on deposit in Bank of Commerce at Toronto	$494 09

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.
Society's books were duly audited in June and December.
Names and addresses of auditors for 1893 were as follows: H. E. Rudge, Jas. Swift and Jas. Wow.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$601 20	
Initiation fees and dues		$280 00
Supplies sold		26 80
Interest		1 25
Total		$308 05

CASH EXPENDITURE.

(a) Expenses of Management.

Salaries, officers' and auditor's fees	$ 45 90
Printing, postage, etc	131 05
Registration fee	5 00
Supplies bought	74 21
Rent, light, etc	19 00
Total expenses of management	$275 16

(b) Miscellaneous Expenditure.

Funeral benefits	$140 00
Total expenditure	$415 16

ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 229 Young Street, Hamilton, Ont.

Organized 29th August, 1883; incorporated 3rd May, 1884.

Executive Officers of the Society at the 31st December, 1893, were as follows:

H. Norwich, S. H. Pastor ..... Toronto.
R. Baylis, S. H. Sub-Pastor ..... Toronto.
G. H. Quarrington, S. H. Treasurer ..... Toronto.
W. P. Smith, S. H. Scribe ..... 229 Young Street, Hamilton.
W. Cooper, S. H. 1st Attendant ..... Toronto.
E. Groves, S. H. 2nd Attendant ..... Toronto.
J. Kelly, S. H. 1st Keeper ..... Toronto.
J. H. Foster, S. H. 2nd Keeper ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership, 311.

Three members of the Society died during 1893, and funeral benefits amounting to $150 were paid.

Three members' wives died during 1893, and funeral benefits amounting to $75 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1893, was $92.59.

SICK BENEFITS.

Sick benefits are undertaken partly by the supreme body and partly by the subordinate branches.

Total amount of benefits paid during 1893: supreme body, $61.50; subordinate bodies, $1,220.34.

Number of weeks' sickness experienced by subordinate bodies in 1893, 379.

Total amount cash standing to credit of Sick Benefit Fund of subordinate bodies at 31st December, 1893, $1,746.73.

ASSETS.

Actual cash on hand as per audit statement	$15 92
Cash on deposit, not drawn against, in Dominion Bank, Toronto	59 68
Cash in hands of Grand Scribe	35 05
Total assets	$110 65

LIABILITIES.—No information.

Cash Receipts.

Cash received during 1893 from :

	Supreme Body.
Initiation fees	$ 14 00
Per capita tax and levies	295 85
Supplies sold	51 67
Total receipts	$361 52

Cash Expenditure.

Cash paid during 1893 for :

(*a*) *Expenses of Management :*

Registration fee	$ 5 00
Expenses of annual meeting	56 42
Supplies bought	8 45
Rent, heat, light and taxes	4 75
Salaries, officers' and auditors' fees	43 59
Postage, telegrams and express	9 20
Total expenses of management	$127 41

(*b*) *Miscellaneous Expenditure :*

Funeral benefits	$225 00
Sick benefits	61 50
Total expenditure	$413 91

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 262 Front St. East, Toronto, Ont.

Organized 2nd July, 1890, and incorporated in Canada, 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

Thomas J. Sedgewick, President.....Toronto, Ont.
John Campbell, Vice-President .....Toronto, Ont.
Wm. M. Hamilton, Treasurer, 35 Berkeley St .....Toronto, Ont.
John S. Ferguson, Secretary, 229½ George St .....Toronto, Ont.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77. No members of the Society died during 1893.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Twenty-seven members received sick benefits during 1893, amounting to $412.65.
Number of weeks' sickness experienced during 1893, 105.
Total amount of cash standing to the credit of the General Fund from which all benefits are paid, $44.06.

V. ASSETS.

Amount of cash in Treasurer's hands as per Audit Statement	$44 06
Total assets.....	$44 06

VI. LIABILITIES —None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1893. None.
The Society's books were duly audited during 1893, in June and December.
The following books of record or account are kept for purposes of insurance certificates or benefits ; secretary's cash book, treasurer's cash book and minute book.

Names and post office addresses of the auditors for 1893, were as follows :

C. E. Caron .....Toronto, Ont.
H. J. Hamilton.....Toronto, Ont.
H. C. Mills.....Toronto, Ont.

No changes were, during 1893, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1893, made in the Constitution and Rules of the Society in relation to benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$95 89	
Cash received during 1893 from assessments		$504 45
Total receipts		$504 45

IX. Cash Expenditure.

Cash paid during 1893, for:

(a) *Expenses of Management.*

Refreshments, light, heat and taxes	$5 50
Registration fee	5 00
Salaries	15 00
Total expenses of management	$25 50

(b) *Miscellaneous Payments.*

Sick Benefits	$412 65
Medical attendance	118 13
Total expenditure	$556 28

ST. JOSEPH SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, York and Dalhousie Streets, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

S. Leveillee, President ..... Ottawa.
A. Dostaler, Secretary ..... Ottawa.
I. Coté, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1893, was 740.

Eight members died in 1893.

Amount of benefits paid in respect of deceased members, $3,950.

Eight members' wives died in 1893.

Amount of benefits paid in respect of deceased wives, $597.40.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Eighty-eight members received sick benefits during 1893.

Amount of sick benefits paid, $2,584.

Number of weeks' sickness experienced during 1893, 861⅓.

ASSETS.

Cash value of real estate, less incumbrances	$4 800 00
Actual cash on hand (treasurer)	25 00
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	30 72
Government Savings, "	4,433 70
Roman Catholic Episcopal Corporation	5,000 00
Total assets	$9,489 42

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments are made monthly and are payable on the 1st Tuesday of each month.

The accounts were audited monthly during 1893.

Names and addresses of auditors: Napoleon Casault, 96 Cathcart street, Ottawa; Samuel Richard, 309 Cathcart street, Ottawa.

CASH RECEIPTS.

Cash balance from 1892	$11,228 52	
Initiation fees		$ 85 50
Dues		2,081 06
Assessments		3,167 29
Fines		186 70
Cards		1 20
Rent		302 00
Interest and dividends		450 08
All other sources		326 30
Total receipts		$6,600 13

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Law costs	$ 5 00
Registration fees	68 08
Supplies bought	296 00
Rent, light, heat and taxes	172 18
Salaries, officers' and auditors' fees	329 25
Clerk hire	10 00
Printing, stationery and advertising	139 42
Postage, telegrams and express	33 71
Other management expenses detailed in memo	179 19
Total expenses of management	$1,232 83

(*b*) *Miscellaneous Expenditure.*

Benefits to widows and orphans	$4,547 40
Sick benefits	2,584 00
Total expenditure	$8,364 23

ST. ANTOINE DE PADOUE D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Ottawa.

Organized 19th November, 1885; incorporated in Ontario, 9th August, 1887.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

Isidore Coté, President ..... Ottawa.
T. Fortier, Recording Secretary ..... Ottawa.
L. Copping, Corresponding Secretary ..... Ottawa.
J. F. Dionne, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 330.
Ten members died in 1893.
Amount of funeral benefits paid in 1893, $3,046.50.
Three members' wives died in 1893.
Amount of funeral benefits paid in respect of deceased wives, $99.60.
Total cash standing to credit of Funeral Fund, 31st December, 1893, $5,499.49.

SICK BENEFITS.

Number of members who received sick benefits in 1893, 32.
Amount of sick benefits paid in 1893, $679.50.
Number of weeks' sickness experienced, 226½.

ASSETS.

Cash on deposit in:

Federal Government Savings Bank	$1,599 72
Archiepiscopal Corporation of Ottawa	3,070 00
La Banque National	829 77
Total assets	$5,499 49

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments are made for purposes of benefit certificates at the death of a member.

Ten such assessments were made during 1893.

Assessments are payable 30 days after official notice of death.

The Society's books were audited monthly during 1893.

Names and addresses of auditors for 1893 were as follows: O. Dionne, Ottawa; P.A. Hhudon, Ottawa.

A register is kept by the treasurer for purposes of benefits.

CASH RECEIPTS.

Cash balance 31st December, 1892	$5,639 15	
Initiation fees		$ 39 00
Dues		959 50
Funeral assessments		2,574 00
Fines		1 00
Interest on deposits		144 87
Sundries		186 70
Total receipts		$3,905 07

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Registration fee	$58 08
Officers' salaries	73 25
Printing	20 00
Fire and light	8 00
Postage, stationery, notices, etc	13 47
Sundries	46 33
Total cost of management	$219 13

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$ 679 50
Funeral benefits	3,146 10
Total expenditure	$4,044 73

CATHOLIC ORDER OF FORESTERS.

Annual Statement for the Year ending 31st December, 1893.

Head Office of the Society, 109 Randolph Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, J. M. Quinn, 36 Adelaide Street East, Toronto, Ont.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

John C. Schubert, High Chief Ranger.....Chicago, Ill.
Thos. J. Callen, Vice-High Chief Ranger.....Milwaukee.
Thomas H. Cannon, High Secretary.....Chicago, Ill.
Michel Cyr, High Treasurer.....Chicago, Ill.
Thomas F. O'Malley, High Medical Examiner.....Chicago, Ill.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force 31st December, 1893.—None.

Amount covered by contracts other than for endowments, or for sick or funeral benefits, $24,924,000.

II. Movement in Insurance Certificates.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	21,739	21,739,000 00
Add contracts taken during 1893, new or renewed	7,055	7,055,000 00
Gross number and amount of contracts on foot at any time during 1893.	28,794	28,794,000 00

Deductions—	Number.	Amount.		
		$ c.		
Contracts matured in 1893	199	199,000 00		
" lapsed, surrendered and cancelled in 1893	3,671	3,671,000 00		
Total deductions extended	3,870	3,870,000 00	3,870	3,870,000 00
Net contracts on foot at 31st December, 1893			24,924	24,924,000 00
No of certificate holders in good standing 31st December, 1893			24,924	

Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by subordinate bodies, and no report of same is made to the High Court. The membership of these bodies at 31st December, 1893, was 24,924.

During the year ending 31st December, 1893, 199 members of the Society died.

V. Assets.

Cash on deposit to the Society's credit, not drawn against, in the following chartered bank:		
Chicago National Bank, Chicago, Ills		$5,851 40
Dues and assessments due and unpaid	$4,460 58	
" " called but not yet payable	13,000 00	
		$17,460 58
Total assets		$23,311 98

VI. Liabilities.

Amount of claims supposed or reported	$3,000 00
" " resisted	1,000 00
" statutory liability	1,000 00
Total liabilities	$5,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1893.—None.

Assessments are made monthly, and are payable within forty days of call.

Twelve such assessments were made during the year 1893.

The Society's books were audited during 1893, on the 1st May and quarterly thereafter.

Books kept by Society: rosters, endowment register books, ledger, journal, cash book.

Names and post office addresses of the auditors for 1893, were as follows: J. E. Rafferty, Chicago, Ill.; J. E. Meany, Reedsville, Wis.; J. D. Coughlin, Omaha, Neb.

Changes made during 1893 in the organization or management of the Society in relation to insurance certificates or benefits are filed with this report.

Changes made during 1893 in the constitution or rules of the Society in relation to insurance certificates or benefits are filed with this report.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$11,567 79	
Cash received during 1893 from:		
Assessments		$213,624 46
Per capita tax and levies		11,563 55
Charter fees		6,800 00
Supplies sold		10,904 99
Total receipts		$242,892 00

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission	$3,400 00
Law costs	275 00
Registration fee	25 00
Supplies bought	7,183 43
Expenses annual meeting	12,476 82
Rent, light, heat and taxes	1,055 24
Salaries, officers' and auditors' fees	5,048 00
Clerk hire	840 00
Printing, stationery, advertising, postage	4,819 23
Total expenses of management	$35,122 72

(b) *Miscellaneous.*

Life insurance claims	210,000 00
Total expenditure	$245,122 72

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1893.

Head Office. Victoria Hall, Queen Street East, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers at the 31st December, 1893, were as follows:

D. A. G. Glionna, President ..... Toronto.
J. Massai, Vice-President ..... Toronto.
Rocco Laraia, Secretary ..... Toronto.
D. Glionna, Treasurer ..... Toronto.
N. Surdo, P. Pertosa, V. Glionna. } Executive Committee.

FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1893, was 33.
Total amount paid for funeral benefits, *nil.*
No benefit is paid in respect of wives of members.

SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1893, 7.
Total amount of sick benefits paid in 1893, $37.17.
Number of weeks' sickness experienced in 1893, 11.
Total amount of cash standing to credit of sick and funeral fund at 31st December, 1893, $676.19.

ASSETS.

Actual cash on hand, 31st December, 1893	$ 75 69
Cash on deposit in Government Savings Bank, Toronto	600 50
Total assets	$676 19

LIABILITIES.—None.

CASH RECEIPTS.

Cash received during 1893 from:	
Assessments	$106 70
Miscellaneous	23 45
Total receipts	$130 15

CASH EXPENDITURE.

Cash paid during 1893 for:

Registration fee	$ 5 00
Supplies bought	3 05
Travelling expenses	20
Rent, light, heat and taxes	24 50
Secretary's salary	6 00
Printing, stationery and advertising	38 40
Postage, etc	1 35
Total expenses of management	$78 50

(*b*) *Miscellaneous Expenditure:*

Sick benefits	$ 37 17
Total expenditure	$115 67

DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

Head Office, 116 King Street West, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at 31st December, 1893, were as follows :

Wm. Stinson, President ..... Toronto.
G. E. Lawrence, Secretary-Treasurer ..... Toronto.

Sick Benefits.

Sick benefits are undertaken by the Association.

Thirty-eight members received sick benefits during 1893, amounting to $745.35.

Each member engages and pays his own medical adviser.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1893, $552.67.

Assets.

Amount of note	$ 89 30
Cash in Home Savings and Loan Co., Toronto	414 66
Cash in Canadian Bank of Commerce	138 01
Total assets	$641 97

Liabilities.—None.

Miscellaneous.

The Society's books were duly audited in January and July, 1893.

The following books of record and account are kept for purposes of sick benefits : ledger, index book, bank book and minute book.

The names and post office addresses of the auditors for 1893, were as follows: H. R. Burr, A. G. Fraser and D. Barron, Dominion Express Company, Toronto, Ont.

Certain changes were, during 1893, made in the constitution and rules of the Society in respect to insurance certificates or benefits, and the same have been set forth in the annual statement.

CASH RECEIPTS.

Cash balance from 1892 (not extended)		$340 46
Cash received during 1893 from :		
Initiation fees		$ 60 00
Dues		933 00
Interest and dividends		14 66
On account note		10 00
Total receipts		$1,017 66

CASH EXPENDITURE.

Cash paid during 1893 for :

(*a*) *Expenses of Management :*

Salaries, officers' and auditors' fees	$25 00
Printing, stationery and advertising	28 10
Premiums or guarantee of lodge officers	5 00
Total expenses of management	$58 10

(*b*) *Miscellaneous Payments :*

Sick benefits	$745 35
Other expenditure	2 00
Total expenditure	$805 45

ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

B. Beingessner, President ..... Formosa.
C. Weiler, Vice-President ..... Formosa.
A. Zettel, Secretary ..... Formosa.
John Hundt, Treasurer ..... Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 136.
Amount paid for funeral benefits, $106.
Number of members who received sick benefits in 1893, 23.
Amount of benefits paid in 1893 to sick members, $166.17.
Total amount of cash to credit of fund 31st December, 1893, $321.66.

ASSETS.

Actual cash on hand 31st December, 1893	$321 66
Dues and assessments due and unpaid	5 00
	$326 66

LIABILITIES.—Nil.

MISCELLANEOUS.

The books and accounts of the Society were duly audited 9th January, 1894.

The books of record or account kept by the Society are: register of members, cash book and minute book.

The names and addresses of the auditors for 1893 were: Frank Oberle, Formosa Alex. Hergott, Formosa.

Cash Receipts.

Cash balances from 1892 (not extended)	$315 27	
Application fees		$ 35 27
Initiation fees		45 75
Dues		135 55
Per capita assessments		106 00
Fines		75
Supplies sold		5 75
Interest and dividends		19 30
Other sources		100 00
		$448 37

Cash Expenditure.

Registration fee	$ 6 00
Supplies bought	64
Rent, light, heat and taxes	10 00
Salaries	10 00
Printing, stationery and advertising	2 55
Postage, telegrams and express	1 35
Total expenses of management	$30 54

Miscellaneous Expenditure.

Life insurance claims	$106 00
Sick benefits	166 17
Other expenditures	4 00
Total expenditure	$306 71

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871 ; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1893, were as follows :
Edwin Goodman, President ..... St. Catharines.
William F. Clarke, Vice-President ..... Grimsby.
Levi Yale, Secretary-Treasurer ..... St. Catharines.

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$843 48

LIABILITIES:—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

One assessment was made during 1893, 11th August, 1893.

The accounts of the Society were audited on the 8th February.

Books of record or account kept for purposes of insurance certificates are : cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of auditors for 1893 : W. A. Mittleberger, St. Catharines, and J. E. Beeton, St. Catharines.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$761 63	
Cash received during 1893 from :		
Application fees		$ 4 50
Dues		151 00
Assessments		146 00
Interest and dividends		31 40
Total receipts		$332 90

CASH EXPENDITURE.

Cash paid during 1893 for :

(a) Expenses of Management :

Commission	$30 25
Registration fee	6 00
Printing, stationery and advertising	8 50
Postage, telegrams and express	2 46
Total expenses of management	$47 21

(b) Miscellaneous Expenditure.

Life insurance claims	200 00
Total expenditure	$247 21

UNDERTAKERS ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Cannington, Ont.

Organized 3rd July, 1884, and incorporated in Ontario 1st October, 1887.

The Executive Officers of the Society at 31st December, 1893, were as follows :

Alexander Millard, President .....347 Yonge St., Toronto, Ont.
W. H. Hoyle, Secretary .....Cannington, Ont.
J. B. McIntyre, Treasurer.....St. Catharines, Ont.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Net contracts on foot 31st December, 1893.....	32	$16,000 00

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership of Society, 436.
Funeral benefits paid in 1893, $44.80.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1893, $7.72.

MISCELLANEOUS.

Assessments are made at the death of a certificate holder.
One assessment was made during 1893.
The Society's books were duly audited during 1893 in September.
Books of record and account kept by the Society are cash book and ledger.
The names and post office addresses of the auditors for 1893 were as follows : J. Lighthall, Picton ; Joel Smith, Glanford ; J. Gillott, Millbrook ; L. Morris, Bowmanville.

CASH RECEIPTS.

Cash received during 1893 from :

Application fees	$ 9 00
Assessments	44 80
Total receipts	$53 80

CASH EXPENDITURE.

Cash paid during 1893, for :—

(a) Expenses of Management.

Registration fee	$5 00
Postage, telegrams and express	8 65
Total expenses of management	$13 65

(b) Miscellaneous Expenditure.

Funeral benefits	$44 80
	$58 45

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 137 Duchess St., Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1893, were as follows:

Joseph Roy, President ..... Toronto, Ont.
Isaic Rainot, Vice-President ..... Toronto, Ont.
Chas. Rochereau de la Sabliere, Sec .... 137 Duchess St., Toronto, Ont.
O. Bissonnette, Treasurer ..... Toronto, Ont.
J. E. Basil, Commissioner ..... Toronto, Ont.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 49.
One member died during 1893 and a funeral benefit of $43.75 was paid.
One member's wife died during 1893, and a funeral benefit of $25.00 was paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Fourteen weeks of sickness were experienced during 1893, and sick benefits to the amount of $42.00 were paid.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1893, was $326.89.

ASSETS.

Cash in treasurer's hands	$ 24 84
" on deposit Home Savings and Loan Co., Toronto	302 05
Total assets	$326 89

LIABILITIES.—No information.

MISCELLANEOUS.—No information.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$269 94	
Cash received during 1893 from:		
Initiation fees		$ 7 00
Dues		144 46
Assessments		68 75
Total receipts		$220 21

CASH EXPENDITURE.

Cash paid during 1893 for :

(*a*) *Expenses of Management.*

Registration fee	$ 7 00
Supplies bought	10 00
Rent, heat, light and taxes	25 15
Printing, stationery and advertising	10 36
Total expenses of management	$52 51
Benefits to widows and orphans	68 75
Sick benefits	42 00
Total expenditure	$163 26

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 515 East 119th Street, New York City.

Organized 12th March, 1883 ; Incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1893, were as follows :

John A. Cowan, M. E. Grand Commander.....Toronto.
Jonas L. McElroy, V. E. Grand Chancellor.....New York.
Joseph F. Waring, V. E. Grand Almoner.....New York.
Henry F. Lawrence, V. E. Grand Attorney-General.....New York.
Peter Cooper, V. E. Grand Medical Examiner .....Wilmington.
Geo. D. Rollins, V. E. Grand Trustee.....Philadelphia.
Theo. E. Bowne, V. E. Grand Trustee.....Brooklyn.
Wm. J. Manesly, V. E. Grand Trustee.....Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1893.—No information.

II. MOVEMENTS IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1892	3,176	3,684,000 00
Add contracts taken during 1893, new or renewed	1,047	1,242,000 00
Gross number and amount of contracts on foot at any time during 1893	4,223	4,926,000 00

	Number.	Amount.		
Deductions—		$ c.		
Contracts matured in 1893	30	38,000 00		
" lapsed	873	963,000 00		
Total deductions extended	903	1,000,000 00	903	1,000,000 00
Net Contracts on foot 31st December, 1893			3,320	3,926,000 00

III. and IV. Funeral and Sick Benefits.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. Assets.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :	
12th Ward Bank, New York	$ 770 53
Astor Place Bank, New York	1,192 37
Dues and assessments called, but not yet payable	6,075 00
All other assets	2,565 67
Total assets	$10,603 57

VI. Liabilities.

Amount of claims supposed or reported	$6,000 00
All other liabilities	766 89
	$6,766 89

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1893.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty-two assessments were made during 1893.

The accounts of the Society were audited in September, 1893.

Books of record or account kept by the Society: cash books, ledgers and registers for the several departments.

Names and post-office addresses of the auditors for 1893: W. H. Cogswell, Philadelphia; J. W. Stretton, New York; S. A. Belton, New York.

No changes were made in the organization or management of the Society during 1893.

No changes were made during 1893 in the constitution and laws in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance from 1892 (not extended)	$ 3,936 35	
Cash received during 1893 from :		
Application fees		405 00
Assessments		39,780 47
Per capita tax and levies		1,771 30
Charter fees		275 00
Supplies sold		305 41
Total receipts		$42,537 18

IX. Cash Expenditure.

Cash paid during 1893 for:

(a) Expenses of Management.

Registration fee	$ 53 00
Expenses of annual meeting	88 00
Travelling expenses	342 86
Rent, light, heat and taxes	150 00
Salaries, officers' and auditors' fees	862 52
Printing, stationery, advertising, postage, etc	797 79
Postage, telegrams, etc	410 00
Premiums for guarantee of lodge officers	35 00
Other expenses	25 45
Total expenses of management	$2,764 62

(b) Miscellaneous.

Life insurance claims	$41,746 01
Total expenditure	$44,510 63

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Deer Park, Ont.

Organized 24th September, 1888; Incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

John Hoy,	Provincial Delegate	Stratford.
John Falvey, "	Secretary	Deer Park.
Michael Guerin, "	Treasurer	Stratford.

FUNERAL BENEFITS.

Funeral and sick benefits are undertaken by the subordinate divisions, the membership of which, at 31st December, 1893, was 650.

Six members died in 1893.

Amount of funeral benefits paid in 1893, $300.

Five members' wives died in 1893.

Amount of funeral benefits paid in respect to deceased wives, $125.

SICK BENEFITS.

Number of members who received sick benefits during 1893, 100.

Amount paid for sick benefits in 1893, $826.

Number of weeks' sickness experienced, 165.

Amount paid for medical attendance, $200.

CASH RECEIPTS.

Cash on hand 31st December, 1892, not extended	$1,283 00	
Initiations		$ 282 00
Dues and assessments		4,149 00
Total receipts		$4,431 00

CASH EXPENDITURE.

Per capita tax and levies	$ 826 00
Registration fee	10 00
Interest	150 00
Rent, light, heat, etc	230 00
Printing, stationery and advertising	1,000 00
Total cost of management	$2,216 00
Sick benefits	826 00
Funeral benefits (members)	300 00
" (members' wives)	125 00
Medical attendance	200 00
Total expenditure	$3,667 00

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 14 Bertie St., Toronto.

Organized 20th February; 1860; Incorporated in Canada 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

James L. Hughes, Grand Master	Toronto.
W. M. Lockhart, Deputy Grand Master	Everett.
D. M. Jermyn, Jr., Deputy Grand Master	Wiarton.
Rev. W. Walsh, Grand Chaplain	Brampton.
E. F. Clarke, Grand Treasurer	Toronto.
William Lee, Grand Secretary	"
C. H. Baillie, Grand Lecturer	"
Robert Burns, Grand Director of Ceremonies	"

NOTE.—Owing to the insurance branch having been taken over by the Grand Orange Lodge of British America, and which was formerly conducted under the Grand Lodge, they are unable to give any statement of its affairs this year. The Secretary reports that arrangements are being made to report as to the sick and funeral benefits in future.

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

Head Office, 241 Booth Street, Toronto, Ont.

Organized 10th March, 1890; Incorporated 20th July, 1893.

The Executive Officers of the Society at the 31st December, 1893, were as follows:

S. Glen, President	Toronto.
E. Yearnsley, Vice-President	"
R. Orr, Treasurer	"
Thos. Hilton, Secretary	"

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1893, was 50. No member of the Society died in 1893, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1893, 16.
Amount of benefits paid in 1893, $184.
Number of weeks' sickness experienced in 1893, 46.
Amount paid for medical attendance, $53.65.
Total amount of cash standing to the credit of fund, $212.70.

CASH RECEIPTS.

Cash balance from 1892 (not extended)	$319 70	
Cash received during 1893 from:		
Dues		$138 00
Rent		20 00
Other sources		30 55
Total		$188 55

CASH EXPENDITURES.

Cash paid during 1893 for:	
Law costs	$5 00
Registration fee	6 62
Rent, light and heat	20 00
Stationery and postage	6 27
Total expenses of management	$37 89
Sick benefits	184 00
Medical attendance	53 65
Total expenditure	$275 54

COBOURG CAR WORKS FRIENDLY SOCIETY.

ORGANIZED 1ST MARCH, 1883.

Date of application for registry, 1st July, 1893.

Par. 2.—*The Society, how incorporated.*—The Society was incorporated on the 24th June, 1893, and the documents evidencing the same are deposited in the office of the Provincal Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 56 Vict., chap. 32, an Act respecting the Insurance Law.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited, or governed, are the following: 55 Vict., chap. 39, Insurance Corporations Act, 1892; 56 Vict., chap. 32, an Act respecting the Insurance Law.

Par. 5.—*The original corporate or collective name* of the Society was the "Cobourg Car Works Friendly Society."

Par. 10.—The Head Office of the Society is at Cobourg. Suits by or against the Society may be brought in the name of the Cobourg Car Works Friendly Society.

Par. 16.—The general insurance funds of the Society are in the possession or control of the executive officers elected by the members in general meeting assembled, and holding office for one year.

Par. 17.—The Society has in Ontario a cash balance to secure holders of insurance certificates of $49.20. The said cash balance is in the possession or control of the officers mentioned in Par. 16.

Par. 18.—The Society by itself undertakes exclusively with the members of the Society the following insurance: Sick benefits not exceeding 50 cents per day for six months, also funeral benefits not exceeding $15 on the death of a member's wife and $25 on the death of a member.

Par. 20.—The Society was, on the tenth day of March, 1890, a Friendly Society within the meaning of Section 6, of 56 Vict., chap. 32, and was on that day in actual and active operation in Ontario as a lawful Society, and as a Friendly Society, and had on that day a subsisting *bona fide* membership of at least 220 persons, residing in Ontario, entitled to benefits or holding insurance certificates.

Par. 21.—The Society has since the tenth of March, 1890, and up to the date of this application, continued in actual and active operation in Ontario as a Society, and as a Friendly Society, and had at the date of application, in good standing upon the books of the Society not less than 223 members, all residents of Ontario, and holding insurance certificates or entitled to insurance benefits under the constitution of the Society. (Roll Book of the Society.)

Par. 22.—The documents filed with the application for incorporation are declared to be true copies of the constitution, by-laws and rules of the Society so far as they relate to the insurance contracts.

MASSEY-HARRIS TORONTO EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ORGANIZED 1883.

Date of application for registry, 26th February, 1894.

Par. 2.—*The Society, how incorporated.*—The Society was incorporated on the 7th March, 1894, and the documents evidencing the same are deposited in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 56 Vict., chap. 32, an Act respecting the Insurance Law.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited, or governed, are the following: 55 Vict., chap. 39, Insurance Corporations Act, 1892; 56 Vict., chap. 32, an Act respecting the Insurance Law.

Par. 5.—*The original corporate or collective name* of the Society was the "Massey Manufacturing Company's Employees Mutual Benefit Society."

Par. 7.—*The original corporate or collective name* of the Society was altered on the 1st March, 1892, to the "Massey-Harris Toronto Employees' Mutual Benefit Society," which name is still in force. Authority for change of name—Resolution of members.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Massey-Harris Toronto Employees' Mutual Benefit Society.

Par. 16.—The general insurance funds of the Society are in the possession or control of the executive officers elected by the members in general meeting assembled; and holding office for one year.

Par. 18.—The Society by itself undertakes exclusively with the members of the Society the following insurance: Sick benefits not exceeding $3 per week, for thirteen weeks. Funeral benefits, $40.

Par. 20.—The Society was, on the tenth day of March, 1890, a Friendly Society within the meaning of Section 6, of 56 Vict., chap. 32, and was on that day in actual and active operation in Ontario as a lawful Society, and as a Friendly Society, and had on that day a subsisting *bona fide* membership of at least 228 persons, residing in Ontario, entitled to benefits or holding insurance certificates. (Minute Book.)

Par. 21.—The Society has since the tenth of March, 1890, and up to the date of this application, continued in actual and active operation in Ontario as a Society, and as a Friendly Society, and had at the date of application, in good standing upon the books of the Society not less than 490 members, all residents of Ontario, and holding insurance certificates or entitled to insurance benefits under the constitution of the Society.

Par. 22.—The documents filed with the application for incorporation are declared to be true copies of the constitution, by-laws and rules of the Society so far as they relate to the insurance contracts.

MASSEY-HARRIS CO. (LIMITED), RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ORGANIZED 13TH APRIL, 1885.

Date of application for registry, 6th March, 1894.

Par. 2.—*Society, how constituted or incorporated.*—The Society was lawfully incorporated on the 2nd day of April, 1894, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 56 Vict., chap. 32.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: 55 Vict., chap. 39; 56 Vict., chap 32.

Par. 5.—*The original collective name* of the Society was A. Harris, Son & Co. (Limited), Relief Association.

Pars. 7, 8.—*The corporate name* was altered 13th December, 1892, by resolution of members in general meeting to The Massey-Harris Co. (Limited) Relief Association of the City of Brantford, which name is still in force.

Par. 10.—The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Massey-Harris Co. (Limited) Relief Association of the City of Brantford.

Par. 16.—The general insurance funds of the Society are in the possession or control of the executive officers, who are elected by the members in general meeting and hold office one year.

Par. 17.—The Society has no reserve fund in Ontario, but a cash balance of $296.44 was on hand at 1st June, 1893.

Par. 18.—The Society, by itself, undertakes exclusively with members of the Society the following insurance: Sick benefits not exceeding $4 per week for twelve weeks; Funeral benefit $48.

Par. 20.—The Society was on the 10th day of March, 1890, in active and actual operation in Ontario as a lawful society, and as an insurance society, and had on that day a subsisting and *bona fide* membership of at least 413 persons residing in Ontario entitled to benefits or holding insurance certificates. (Roll book of the Society.)

Par. 21.—The Society has since the 10th March, 1890, and up to the date of the application, continued in actual and active operation in Ontario as a lawful society and as an insurance society, and had at the date of application in good standing upon the books of the Society, not less than 390 members, nor more than 390 members, all residents of Ontario, and holding insurance or entitled to insurance benefits under the constitution of the Society. (Exhibit: Roll book of the Society.)

Par. 22.—The document filed as exhibit (B) is declared to be a true copy of the constitution, by-laws and rules of the Society so far as they relate to the insurance contracts.

GRAND COUNCIL OF THE UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

Date of application for registry, 28th March, 1894.

Par. 2.—*Society, how incorporated.*—The Society was lawfully incorporated on the 19th day of March, 1894, and the documents evidencing the same are filed or deposited in the Department of the Secretary of State, at Ottawa.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under R. S. C. chap. 131.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined or governed are the following : R. S. C. chap. 131 ; Insurance Corporations Act, 1892.

Pars. 5, 8, 9.—*The original corporate name* of the Society was the Grand Council of the United Brotherhood of Railroad Trackmen, which name is still in force.

Par. 10.—The Head Office of the Society is at Ottawa. Suits by or against the Society may be brought in the name of the Grand Council of the United Brotherhood of Railroad Trackmen.

Par. 16.—The general insurance funds of the Society are in the possession or control of its executive officers, who are elected by the members in general meeting, and hold office for one year.

Par. 18.—The Society by itself undertakes exclusively with the members of the Society, the following insurance : An insurance of $1,000 payable at death.

Par. 19.—*Forms used* by the Society in Ontario are filed as exhibits numbered 8, 9 and 10.

Par. 21.—The Society is an incorporated Trade Union, and applies for registry by virtue of the provisions contained in sub-section 3 of section 9 of the Act.

Par. 22.—The documents filed as exhibits 4, 5, 11, are declared to be true copies of the constitution and laws of the Society so far as they relate to the insurance contracts.

TORONTO STREET RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

Date of application for registry, 26th January, 1894.

Par. 2.—*Society, how incorporated.*—The Society was lawfully incorporated on the 25th day of January, 1894, and the documents evidencing the same are filed or deposited in the Department of the Secretary of State, at Ottawa.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under R. S. C. chap. 131.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined or governed are the following: R. S. C. chap 131.

Pars. 5, 8, 9.—*The original corporate name* of the Society was the Toronto Street Railway Employees' Union and Benefit Society, which name is still in force.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Toronto Street Railway Employees' Union and Benefit Society.

Par. 16.—The general insurance funds of the Society are in the possession or control of its executive officers, who are elected by the members in general meeting, and hold office for six months.

Par. 18.—The Society by itself undertakes exclusively with the members of the Society, the following insurance: An insurance against sickness or accident not exceeding $4 per week.

Par. 20.—The Society is an incorporated Trade Union, and applies for registry by virtue of the provisions contained in sub-section 3 of section 9 of the Act.

Par. 21.—The Society is an incorporated Trade Union and applies for registry by virtue of the provisions contained in sub-section 3 of section 9 of the Act. The Society has in good standing upon the books of the Society not less than 300 members and not more than 400 members, all residents of Ontario and entitled to insurance benefits under the rules of the Society.

Par. 22.—The document filed as exhibit 3 is declared to be a true copy of the constitution and laws of the Society so far as it relates to the insurance contracts.

PROVINCIAL COMMANDERY OF THE ROMAN CATHOLIC UNION OF THE KNIGHTS OF ST. JOHN.

Date of application for registry, 11th May, 1894.

Par. 2.—*Society, how constituted or incorporated.*—The Society was lawfully incorporated on the 26th day of May, 1894, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 56 Vict., chap. 32.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: Ontario, 1892, chap. 39, The Insurance Corporations Act, 1892.

Par. 5, 8, 9.—*The original corporate name* of the Society was Provincial Commandery of the Roman Catholic Union of the Knights of St. John, which name is still in force.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of Provincial Commandery of the Roman Catholic Union of the Knights of St. John.

Par. 16.—The general insurance funds of the Society are in the possession or control of the executive officers, who are elected by representatives of the various lodges assembled in general meeting and hold office one year.

Par. 17.—The Society has no reserve fund in Ontario.

Par. 18.—The Society, by itself, undertakes exclusively with members of the Society the following insurance: Sick and funeral benefits.

Par. 19.—*Forms used* by the Society in Ontario for purposes of insurance filed as exhibits 8 and 9.

Par. 22.—The documents filed as exhibits 11 and 12 are declared to be true copies of the constitution, by-laws and rules of the Society so far as they relate to the insurance benefits.

COBBAN MANUFACTURING CO'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Date of application for registry, 28th June, 1894.

Par. 2.—*Society, how constituted or incorporated.*—The Society was lawfully incorporated on the 4th July, 1894, and the documents evidencing the same are filed in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under the following general statute : 55 Vict , chap. 39, as amended by 56 Vict., chap. 32.

Par. 4.—*The legislative enactment* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited, or governed, is the following : 55 Vict., chap. 39, Insurance Corporations Act, 1892.

Pars. 5, 8, 9.—*The original corporative or collective name* of the Society was Cobban Manufacturing Co's Employees' Mutual Benefit Society.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Cobban Manufacturing Co's Employees' Mutual Benefit Society.

Par. 16 —The general insurance funds of the Society are in the possession or control of the following executive officers, who are elected yearly :

R. Vincent, President ..... Toronto, Ont.
Fred G. Butt, Secretary ..... Toronto, Ont.
W. J. Faulkner, Treasurer ..... Toronto, Ont.

Par. 17.—The Society has in Ontario a reserve fund of $213.07 to secure holders of insurance contracts.

Par. 18.—The Society by itself or its lodges undertakes exclusively with members of the Society the following insurance : Funeral and sick benefits.

Par. 21.—The Society has, since the tenth of March, 1890, and up to the date of this application, continued in actual and active operation in Ontario as a lawful Society, and had, at the date of this application, in good standing upon the books of the Society not less than 106 members, nor more than 106 members, all residents of Ontario and holding insurance certificates or entitled to insurance benefits under the constitution of the Society. (Semi-annual report of Society.)

Par. 22.—The document filed as exhibit 7 is declared to be a true copy of the constitution, by-laws and rules of the Society as far as they relate to the insurance contracts.

CIGARMAKERS' INTERNATIONAL UNION, No. 27, TORONTO, ONT.

Date of application for registry, 4th July, 1894.

Par. 2.—*Society, how constituted or incorporated.*—The Society was organized on the 18th day of May, 1869, and incorporated on the 4th day of July, 1894, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 57 Vict., chap. 48.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: 55 Vict., chap. 39; 56 Vict., chap. 32; 57 Vict., chap. 48.

Par. 9.—The Society hereby applies to be registered under the name of The Cigarmakers' International Union, No. 27, Toronto, Ont.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Cigarmakers' International Union, No. 27, Toronto, Ont.

Par. 16.—The general insurance funds of the Society are in the possession or control of the Trustees, who are elected by vote at the semi-annual meetings.

Par. 17.—The Society has in Ontario a reserve fund of $1,890.32 to secure holders of insurance contracts. The reserve fund is in the possession or control of the Trustees, who hold office for six months.

Par. 18.—The Society by itself undertakes exclusively with members of the Society the following insurance: Sick, death and out-of-work benefits.

Par. 19.—*Forms used* by the Society in Ontario for purposes of insurance filed as exhibits 3 to 4.

Par. 21.—The Society has, since the 10th March, 1890, and up to the date of the application, continued in actual and active operation in Ontario as a lawful society, and had at the date of application in good standing upon the books of the Society not less than 25, nor more than 123 members, all residents of Ontario, holding insurance or entitled to insurance benefits under the constitution of the Society.

Par. 22.—The document filed as exhibit 5 is declared to be a true copy of the constitution, by-laws and rules of the Society, so far as they relate to the insurance contracts.

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

Date of application for registry, 23rd July, 1894.

Par. 2.—*Society, how incorporated.*—The Society was lawfully incorporated on the 24th July, 1894, and the documents evidencing the same are filed in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under an Act respecting benefit societies.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: Ontario Insurance Corporations Act, 1892; 56 Vict., chap. 32; 57 Vict., chap. 48.

Pars. 5, 8, 9.—*The original name* of the Society was The Gendron Manufacturing Company's Employees' Benefit Society, which name is still in force.

Par. 10.—The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of The Gendron Manufacturing Company's Employees' Benefit Society.

Par. 16.—The general insurance funds of the Society are in the possession or control of its executive officers, elected by the members in general meeting, and holding office for six months.

Par. 17.—The Society has in Ontario a reser ve fund of $22.19 to secure holders of insurance contracts. Said fund is in possession or control of its executive officers.

Par. 18.—The Society by itself, undertakes exclusively with its members the following insurance: Sick and funeral benefits.

Par. 21.—The Society has, since the 1st of May, 1890, and up to the date of the application, continued in actual and active operation in Ontario as a lawful Society, and had at the date of application in good standing upon the books of the Society not less than 25 members, all residents of Ontario, and holding insurance certificates or entitled to insurance benefits under the constitution of the Society.

Par. 23.—The documents filed as exhibit 2 are declared to be true copies of the constitution, by-laws and rules of the Society so far as they relate to the insurance contracts.

BRICKLAYERS' AND MASONS' UNION NO. 1 OF ONTARIO.

Date of application for registry, 25th July, 1894.

Par 2.—*Society, how constituted or incorporated.*—This Society was organized 9th February, 1891, and incorporated on the 24th July, 1894, and the documents evidencing the same are filed in the office of the Provincial Registrar at Toronto.

Par 3.—*Incorporation, how effected.*—The incorporation was effected under the following general statute: 55 Vict., chap. 39, as amended by 56 Vict., Chap 32.

Par. 4.—*The legislative enactment* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited, or governed, is the following: 55 Vict., Chap. 39; 56 Vict. Chap. 32; 57 Vict., chap. 48.

Pars. 5, 8, 9.—*The original corporative or collective name* of the Society was Bricklayers' and Masons' Union No. 1 of Ontario, which name is still in force.

Par. 10.—The Head Office of the Society is at Hamilton. Suits by or against the Society may be brought in the name of the Bricklayers' and Masons' Union No. 1 of Ontario.

Par. 16.—The general insurance funds of the Society are in the possession or control of the following executive officers, who are elected yearly:

G. A. Smith,	Trustees	Hamilton, Ont.
Wm. Nash,		Hamilton, Ont.
Richard Ailles,		Hamilton, Ont.

Par. 17.—The Society has in Ontario a reserve fund of $678.46 to secure holders of insurance contracts.

Par. 18.—The Society by itself or its lodges undertakes exclusively with members of the Society the following insurance: Funeral benefits of $100; and sick benefits of $3 for 12 weeks.

Par. 19 —*Forms used* by the Society in Ontario for purposes of insurance filed as exhibit number 1.

Par. 20.—The Society was on the tenth day of March, 1890, in actual and active operation in Ontario as a Trades Union, and an insurance society, and had on that day a subsisting and *bona fide* membership of at least 135 persons residing in Ontario, entitled to benefits or holding insurance certificates.

Par. 21.—The Society has since the tenth of March, 1890, and up to the date of this application, continued in actual and active operation in Ontario as a Trades Union, and had, at the date of this application, in good standing upon the books of the Society, not less than 124 members, nor more than 124 members, all residents of Ontario and holding insurance certificates or entitled to insurance benefits under the constitution of the Society.

Par. 22.—The document filed as exhibit 3 is declared to be a true copy of the constitution, by-laws and rules of the Society as far as they relate to the insurance contracts.

ST. BONIFACE BENEFIT SOCIETY.

Date of application for registry, 23rd July, 1894.

Par. 2.—*Society, how constituted or incorporated.*—The Society was organized on the 1st day of May, 1892, and lawfully incorporated on the 2nd day of August, 1894, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

Par. 3.—*Incorporation, how effected.*—The incorporation was effected under 57 Vict., chap. 48.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: 55 Vict., chap. 39; 56 Vict., chap. 32; 57 Vict., chap. 48.

Par. 5.—*The original collective name* of the Society was St. Boniface Benefit Society, which name is still in force.

Par. 10.—The Head Office of the Society is at Berlin, Ont. Suits by or against the Society may be brought in the name of the St. Boniface Benefit Society, Berlin.

Par. 16.—The general insurance funds of the Society are in the possession or control of the President and Treasurer, who are elected at the annual meeting and hold office for one year.

Par. 17.—The Society has in Ontario a reserve fund of $454.98 to secure holders of insurance contracts. The reserve fund is in the possession or control of the President and Treasurer.

Par. 18.—The Society by itself undertakes exclusively with members of the Society the following insurance: Insurance against sickness and death.

Par. 19.—*Forms used* by the Society in Ontario for purposes of insurance filed as exhibits 2 to 6.

Par. 22.—The document filed as exhibit 3 is declared to be a true copy of the constitution, by-laws and rules of the Society, so far as they relate to the insurance contracts.

APPENDIX TO DIVISION C.

JUDGMENTS OF THE REGISTRAR OF FRIENDLY SOCIETIES; ALSO REPORT OF THE MASTER IN THE HIGH COURT AT STRATFORD *RE* DOMINION PROVIDENT, BENEVOLENT AND ENDOWMENT ASSOCIATION.

CONTENTS

OF

APPENDIX TO DIVISION C.

1. *Re* Grand Legion of Ontario Select Knights of Canada (now Supreme Legion Select Knights of Canada). Judgment 26th May, 1894.

2. *Re* Canadian Relief Society. Judgment 19th June, 1894.

3. *Re* Canadian Masonic Mutual Benefit Association. Judgment 19th July, 1894.

4. Report of John E. Harding, Esq., Q.C., Master in the High Court at Stratford in *re* Dominion Provident, Benevolent and Endowment Association.

5. Judgment of Armour, C. J., on appeal from Mr. Harding's Report.

6. Judgment of Thos. Hodgins, Esq., Q.C., Master-in-Ordinary, in *re* Canadian Relief Society (Liability of suspended members as contributories.)

7. Experience Tables and Revision of Rates in Friendly Societies.

IN THE MATTER OF THE INSURANCE CORPORATIONS ACT 1892, AND THE CONSTITUTION OF THE SELECT KNIGHTS OF CANADA.

BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

JUDGMENT.

26th May, 1894.

The Grand Legion of Ontario Select Knights of Canada—a registered Friendly Society—at its last general session (14th March, 1894) passed a resolution affecting all the certificate holders of the society and altering the scheme or basis upon which they should, after the 1st July, 1894, be assessed. Instead of the single monthly assessment being as heretofore, for each $1,000 insured, 50 cents per month upon each certificate holder irrespective of his age at entrance into the society, the new scheme imposed differential assessments graded according to the age of the certificate holder at his entrance into the society. This new scale (as set out in Exhibit 3) places the single monthly assessment at 45 cents per $1,000 insured for an assurant entering at any age between 18 and 22, and the scale then rises with the age until the single monthly assessment for one entering between the ages of 46 and 50 reaches 80 cents per $1,000 insured. The resolution embodying this scheme was passed as an amendment to the constitution, and is to apply to all certificates heretofore issued as well as to those hereafter to be issued—the assessment on the certificate holder to be based on his age when he first entered the society.

A protest against this amendment to the constitution was filed in behalf of the three Legions (as in this society the lodges are called) situated in Hamilton; but one of these legions during the proceedings withdrew from the protest. For the protest it is contended:

1. That notices of two specific amendments to the constitution (described by the witnesses as the Lewis resolution and Lamont resolution) were properly given for the last general session of Grand Legion; that neither of these resolutions was passed; but that a resolution variously described as the "Reid resolution" and the "Lamont-Reid resolution," of which no notice had been given, was passed amending the constitution.

2. That even if proper notice had been given of the Lamont-Reid resolution, that resolution was *ultra vires* of the Grand Legion, because

(*a*) It is a fundamental principle of the original constitution that the single monthly assessment shall be a uniform sum of 50 cents levied upon all members irrespective of age; and that this monetary basis cannot be altered; also

(*b*) Because the Lamont-Reid resolution is a breach of the formal contract made in terms of the said constitution by the society with the complainants.

For the executive officers of the society it is contended:

1. That the Registrar of Friendly Societies has not jurisdiction to entertain the protest; or, that if the Registrar has jurisdiction, that this is not a proper case for his intervention.

2. That the so-called Reid or Lamont-Reid resolution is the Lamont resolution with an admissible amendment incorporated therein ; and that the Grand Legion was legally competent to pass the said resolution.

3. That the contract of the society with the complainants consists not alone of the insurance certificate, but also of two instruments preliminary to the certificate, viz., the application and the medical certificate ; and that of these the application expressly binds the applicant to compliance with such amendments as shall from time to time be made in the constitution and rules.

4. That the alteration of the basis of assessment was absolutely necessary to the financial soundness and stability of the society.

First, as to the question of jurisdiction. The Insurance Corporations Act, 1892, excludes from registry certain societies undertaking certain business, or containing certain features in their organization and management. For example a society is excluded from registry if it undertakes insurance other than with its own members exclusively ; or, undertakes insurance with its own members for other than certain benefits specified in the Act ; or for a sum payable at death exceeding $3.000. (Sec. 4 (2) C) A society is excluded from registry which is in effect the property of its officers or collectors ; or belongs to a private proprietary ; or which is conducted as a trading or mercantile venture, or for purposes of commercial gain ; or if the insurance fund of the society is held other than as a trust fund for the members (Sec. 4 (2) D). A society is not admissible to registry if the funds of the society are not within the effective control of the persons insured, or if the funds of the society are in the control of persons holding office for life. (Sec 8 (2)) There are also other cases in which the Act declares a society to be inadmissible to registry or renewal of registry ; and generally whether the corporation is Provincial or foreign, it must be a *bona fide* provident society as contemplated by the Benevolent Societies' Act, and must be managed and operated according to the true intent of that Act. (Ins. Corp. Act, Sections 8, 10). The duty of determining what societies are admissible to registry or to renewal of registry is cast upon the Registrar of Friendly Societies (Section 11). If the Registrar finds that the society applying for registry is one of those societies that are prohibited by the Act it is of course his duty to refuse registry. And obviously it may happen that the society, though heretofore registered, has by important alterations in its "rules" (which in the Act includes the constitution) so altered its character as to make it in its altered character disentitled to continued registry or to renewal of registry. Where particular provisions in the rules constitute the impediment to registry the Registrar may direct such amendments as will remove the impediment. (Sec. 8 (2) proviso, and sec. 4 (2) B proviso.) From all this it seems quite clear that the Registrar has jurisdiction to entertain a complaint by members of the society that the rules of the society governing insurance contracts have been wrongfully and illegally altered to heir prejudice, and the Registrar has in a proper case jurisdiction to intervene and grant relief.

The next question that I shall have to consider is whether the present case is a proper one for intervention.

The complainants allege that a resolution of which no notice was given was proposed and passed altering the constitution in a vital particular. The executive of the society say that the resolution proposed and passed was the Lamont resolution (of which proper notice admittedly was given) with certain permissible amendments grafted thereon. The complainant's rejoinder is that it was not competent to amend the Lamont resolution, of the specific terms of which notice had been given, that it must be either passed or rejected without alteration. The society had not enacted any rule of procedure in such matters, nor has the society adopted any manual of procedure; this question must therefore be determined by the public general law.

Even writers of authority have fallen into serious error as to the law on this question. Mr. Palmer, the well known author of "Company Precedents," lays it down in his *Shareholders' and Directors' Legal Companion* (12th Ed., 1892, pp. 46-7) that where

notice of a specific resolution is given, the shareholders are limited to accepting or rejecting that resolution without amendment; and that where it is desired to leave the specific resolution open to amendment then the notice should be expressed in such terms as these: "For the purpose of considering, and if thought fit, passing the subjoined resolution with or without any modifications." Dr. Bourinot in his recent *Manual of Procedure at Public Meetings* (pp. 117-8) cites and follows Palmer and lays down the law in these terms: "Where the notice is framed in general terms, amendments can as a rule be moved, but where the proposed resolution of which notice has been given is *specific* and *definite*, no amendment can be submitted. In this latter case the meeting is bound strictly to the specific terms of the notice. The proposed resolution must be simply affirmed or negatived.' And he adds in a footnote: 'All societies in proposing amendments to their charters or constitutions, of which notice is always given, should carefully bear in mind the principles laid down in the text."

The law of the question was definitely settled to the contrary of all this by the Courts of England, in 1890, in Henderson *v.* Bank of Australasia, L.R. 45, Ch. D. 330. In that case a special general meeting of the proprietors was to be held to consider a certain specific resolution, the effect of which would be to alter the scale of voting by giving to every qualified proprietor one vote for each share. That specific resolution was expressed as repealing the 18th clause of the deed of settlement and as substituting the following in lieu thereof. "That every proprietor shall have one vote for every share held by him or her, provided that no proprietor shall be entitled to vote at any general meeting, or ballot in respect of any share, unless he or she shall have been registered as the holder of such share for at least six calendar months prior to such general meeting, or in the case of a ballot prior to the general meeting at which the ballot is granted." At the special general meeting, Henderson, a proprietor, proposed two amendments to the specific resolution. The first amendment related to the qualification of directors. In the circular calling the meeting there was no notice that the qualification of directors would be dealt with, and the chairman ruled that this amendment was inadmissible. Then Henderson made a second proposal to amend the specific resolution by striking out the whole proviso. This would have cut down the specific resolution to the words: "That every proprietor shall have one vote for every share held by him or her." The bank's solicitor advised the chairman that the specific resolution could not be amended, but must be accepted or rejected as it stood. Thereupon the chairman ruled Henderson's second amendment also inadmissible. The unaltered specific resolution was then voted upon and declared to be carried; and at a subsequent general meeting was declared to be confirmed. Henderson, an individual proprietor, brought action to have it declared that the resolutions purporting to be passed at the meetings in question were void and invalid, and for an injunction to restrain the bank from acting upon or treating as valid the said resolutions or any of them, and from disregarding the existing regulations of the bank which the said resolutions purported to repeal.

The plaintiff, Henderson, in support of his individual right of action cited Jessel, M. R., in Peuder *v.* Lushington, L. R., 6 Ch. D. at 75. As authority for the chairman's action in refusing Henderson's second amendment, the defendant bank cited in *re* British Sugar Refining Co. (3 K. & J. 408, 416), also Smith's Handbook of Public Meetings.

When the case came before Chitty, J., he held that Henderson's first amendment imposing a qualification on directors was altogether outside the notice and scope of the meeting and could not have been put to the meeting (L. R. 45, Ch. D. at 338 and 339). As to Henderson's second amendment, Chitty, J., said (at p. 339): "If the amendment was put in the form of proposing to omit all the words which relate to the six months' qualification of the shareholder, that is to omit certain words in the resolution itself which was then before the meeting, the *amendment certainly could have been put. If the advice given to the chairman was that no amendment could be received to the resolution, the advice was erroneous. About that I entertain no doubt whatever*" The judge, however, held that Henderson should have either in writing or words formally tendered and pressed his amendment, and because this was not done he dismissed the action. From

this judgment Henderson appealed. In the Court of Appeal it was held that Henderson had made a sufficient tender of his second amendment, and that it ought to have been put to the meeting, and that the resolutions passed were invalid. Cotton, L. J., (45 Ch. D. at 344) held that as to Henderson's first amendment (imposing a qualification on directors) that it was beyond the notice given for the meeting and that the chairman was perfectly right in refusing it. But as to Henderson's second amendment (striking out the proviso in the specific resolution) Cotton, L. J., (at p. 346) said that "this amendment was within the notice calling the meeting, and therefore might properly be put before the meeting for consideration. I think then that *the chairman was entirely wrong in refusing to put the amendment*, and that the resolutions which were passed cannot be allowed to stand, because the chairman under a mistaken idea as to what the law was which ought to have regulated his conduct, prevented a material question from being brought before the meeting." Fry, L. J., said: "I am entirely of the same opinion,—holding that the chairman was right in rejecting the first, and wholly wrong in rejecting the second amendment to the specific resolution." As to the latter ruling, Fry, L. J., said (at page 347): "Now I think that was an entire error. Neither Mr. Rigby or Mr. Maclean (council for defendants) has attempted to justify the correctness of that ruling—and it was a ruling of very serious description with regard to a meeting of this character. The meeting was called to consider certain proposed amendments in the deed of settlement, and to conduct it on the plan that no amendments should be proposed to any of the proposals, so that each resolution should be taken as it stood or rejected, was to conduct the meeting under a very serious misapprehension of the rights of the shareholders and of their powers of discussion."

Applying the foregoing very instructive case to the question of the Select Knights, I find that the Lamont resolution (of which specific notice had been given) in its original form (Exhibit 7, p. 4) sets out with a clear proposal to introduce the system of graded assessments, and for this purpose proposes to strike out the matter contained in Articles A, B and C, Sec. 40, p. 20 of the Constitution, General Laws and Rules of the Order; and substitutes new provisions indicated as "Articles A and B," the text of which is then set out in the notice. Article B contains the scale of graded assessments and ends with a proviso limiting the operation of the new articles to future certificates. At the general meeting the proposed Article B was amended by the Reid resolution which altered the figures in the scale and made the proposal cover the case of past as well as future certificates.

Another specific resolution known as the Lewis resolution embraced both of these features, viz, the graded scale and the retroactive application; so that it can hardly be argued that members attending that general meeting were not affected with notice that both of these questions were to be considered and dealt with either through the Lewis resolution or through the Lamont resolution. On the law as laid down in the above case of Henderson *v.* Bank of Australasia, it would clearly have been competent for a delegate at the general meeting of Select Knights to move an amendment striking out the proviso at the end of the Lamont resolution, thus making the resolution apply to certificates old as well as new. It would also have been competent for the same or another delegate to move a further amendment varying the figures in the schedule, or he might at once make a proposal combining the two amendments as was actually done by Mr. Reid. Upon this branch of the case I therefore think that sufficient notice was given of the amendment which the general meeting passed or purported to pass and against which the complainants protest.

The next objection taken by the complainants is that even if within the terms of the notice, the Lamont-Reid resolution is *ultra vires* of the Grand Legion. This is argued on two grounds: First, it is alleged that it is a fundamental and unalterable principle of the original constitution that the single monthly assessment shall not be a differential one graded according to age, but for each $1,000 insured shall be a uniform sum of 50 cents, assessable alike upon all members irrespective of age. The evidence offered in support of this position is (Exhibit 5) the constitution, bearing imprint 1884, entitled "Constitu-

tion for the government of the Grand Legion of Ontario, Select Knights A.O.U.W."—reference being made to Section 3 Article 11, p. 15 also, and more particularly to section 5 on p. 28. This latter section was as follows: "This constitution may be amended or altered at a regular meeting of the Grand Legion, if two-thirds of the valid votes be in favor of it, providing the same shall not be in conflict with the principles or laws of the A.O.U.W. or the Supreme Legion." In the Ancient Order of United Workmen it was and still is the rule that for each $2,000 insured the single monthly assessment shall be $1.00 irrespective of the age of the assured. At the date of the constitution just cited it was a condition precedent to becoming a member of the Select Knights, that the applicant was already a member of the Ancient Order of United Workmen. The order of Select Knights had then a close fraternal relation to the Order of United Workmen, and the letters A.O.U.W. formed part of the corporate name of the Select Knights. In fact the Select Knights formed a kind of auxiliary body to the United Workmen. But all relation of the kind has long since ceased; the corporate name of the Select Knights was in 1889 amended in the High Court by excision of the letters A.O.U.W.; and the two societies are now, and have for years been wholly independent, each revising its constitution without the slightest reference to the other. So far as appears, there was nothing in 1884, nor is there now, in the constitution of the United Workmen to prevent that society from changing its system of assessment, if such a change were considered beneficial to the members. The mode of assessment is a question not of principle but of finance. In 1884 if the United Workmen had changed from the uniform assessment to the graded scale it would hardly have been argued in seriousness that the Order of Select Knights was by the above quoted provision obligated to change its system of assessment; and *a fortiori* in 1894, after even all fraternal relation between the two Orders has ceased, it cannot be seriously argued that the Order of Select Knights is estopped by its former relation from altering the mode of assessment in vogue in 1884 to some other mode that is considered more equitable and beneficial to the members. In fact, the complainants themselves scarcely venture so far, their real objection being not to the altered mode of assessment but to the retroactive application of the new system to the old certificates. And this leads in the second and more important reason that the complainants urge why the action of the Grand Legion should be held *ultra vires*, viz.: that the retroactive application of the new system of assessment is a breach of the formal contract made by the Select Knights with the complainants.

There is no doubt that all the Courts, American as well as British, strongly disfavor any alteration made in an insurance contract without the assent of the assured.

But a distinction is made where the contract itself reserves to the insuring corporation the right from time to time to amend its rules or by-laws, and binds the assured to compliance with such rules or by-laws as shall from time to time be in force. Hobbs *v.* Iowa Mutual Benefit Asso., 20 Ins. Law Journal, 434; Becker *v.* Farmers' Mutual Ins. Co. (Sup. Court, Michigan, 1882); 11 Ins. L. J. 595; Supreme Commandery, etc, *v.* Ainsworth, 71 Ala. 436. In the last cited case it was laid down that where a contract of insurance is issued conditioned that it shall be subject to such by-laws as may thereafter be enacted by the society, by-laws subsequently passed become a part of the contract. Two English cases which were cited by Mr. MacWatt appear to me very much in point: Stooke *v.* Mutual Provident Alliance (Q.B.D., Pollock B., and Charles J, 27th January, 1891) reported in the Manchester Unity collection of Friendly Society cases, 1892, p 226; and Dixon *v.* Thompson (Q. B. D., Cave and Vaughan, Williams, JJ., January 29, 1891) *Ibid.* p. 259. In the former case the policy was granted on a proposal (or as we call it an application) in which the applicant agreed to abide by the present rules and regulations of the society and by any others that may hereafter be made and certified by the Registrar of Friendly Societies." A new rule was made by which the assured was, while on sickness allowance, deprived of all such further benefit. Baron Pollock could see nothing unreasonable in this where there was a special stipulation such as that above cited, and Charles, J, held that it was open to the society either to raise the dues or to reduce the benefit. The Court came to the conclusion that as the contract expressly pro-

vided that the members should be bound by rules made from time to time, it could not be said that the new rules were *ultra vires*. The plaintiff was therefore bound by them. The judgment of the County Court and Judge, therefore, was wrong and must be reversed.

In Dixon *v.* Thompson also the question raised involved the validity of rules altered under a like stipulation, and the Court followed the decision in Stooke *v.* Mutual Provident Alliance affirming the validity of the new rules.

But in the present case it is denied that by the contract the complainants assented to any such stipulation. This raises the question what instrument or instruments constitute the contract between the society and the complainants? The question relates in the present case to contracts prior to the Insurance Corporations Act, 1892, and must be decided without the aid of that enactment. The complainants say the insurance certificate alone is the contract; the society contends that the contract consists of three instruments, viz.: The insurance certificate, the application for insurance and the written and signed answers of the applicant to the medical examiner's questions. Now in an ordinary insurance contract, if the application is by the terms of the policy incorporated with it either expressly or by reference, the application undoubtedly forms part of the contract. Worsley *v.* Wood, 6 T.R.; Rutledge *v.* Burrell, 1 H. B.1. 254; Oldman *v.* Bewicke 2 *id* 577, note; Holmes *v.* Charlestown Mut. F. Ins. Co. 10 Met. (Mass.) 211; Burritt *v.* Saratoga M. F. Ins. Co., 5 Hill, N.Y., 188; Kennedy *v.* St. Lawr. M. Ins. Co. 10, Barb., N.Y. 285; Williams *v.* N. Eng. M. F. Ins. Co. 31 Me. 219; Battles *v.* N.Y. Co. M. Ins. Co. 41, Me. 208. But when the application is not thus incorporated with the policy, the question is more difficult, though in all cases the application may be resorted to to show misrepresentation, mistake, etc.

The certificate which the complainants say constitutes the entire contract is in the following form (Exhibit 4):

"Beneficiary Certificate."

"This is to certify that ..... is a Select Knight in good standing of ..... Legion No...., located at ....., and at the time of his death, if he is in good standing in the Legion and in the Beneficiary department, his heirs and legal representatives are and shall be entitled to the sum of one dollar for each Select Knight in good standing in the Beneficiary Department and belonging to Legions within the grand jurisdiction of Ontario, not exceeding two thousand dollars ($2,000), and he now directs that in case of his death the said sum be paid to ..... And should the said Select Knight while a member in good standing as aforesaid, become totally disabled for life so as to be unable to follow his own or any other avocation, and providing such disability did not arise from any immoral conduct on his part, when upon satisfactory proof of such total disability, he shall be entitled to receive one half the amount that would have been paid in case of his death, and the balance at his death if he remains in good standing in the Legion."

Now this instrument, whether it shows the complete contract or not, evidences the fact that a contract of insurance against death or disability was entered into between the society as insurer and the member as insured, and that the contract was subject to a threefold stipulation, viz.: (1) The insured in order to recover anything must at the happening of the contingency insured against have been "in good standing" in his local lodge; (2) He also must at the same time have been "in good standing in the beneficiary department of the Grand Lodge," and (3) the maximum amount recoverable (while in no case exceeding $2,000) was to be measured by the total number of members then in "good standing" in the beneficiary department of the Grand Lodge, a dollar being allowed for each such member. Upon the phrase "in good standing," which is evidently the hinge of the whole contract, the certificate itself throws no light; and for the interpretation we are thrown back upon the constitution by which any question as to the standing of members was to be determined. The constitution then in force and upon which the com-

plainants themselves have taken their stand, was that bearing imprint 1884 (Exhibit 5.) On page 13 of that document I find "Article xi., Beneficiary Article," authorizing the issue of beneficiary certificates of the form above recited and with the stipulation as to "good standing." Then in evident explanation or enforcement of this phrase the article has the following proviso: "Provided that said member, while living, shall fully comply with each and every requirement of this article, and with all the laws, rules and regulations of the Grand and subordinate Legions which are now in force or may hereafter be enacted by this Grand Legion. "The application for beneficial certificate" (Exhibits 9, 10) signed by each of the complainants individually contained an express agreement on their part to comply "with all the laws, regulations and requirements which are or may be hereafter enacted by the Order;" and even if I refused to treat this instrument as part of the contract, and limited the instrument of contract to the beneficiary certificate alone, the practical result would be the same, that is to say: the contract included an agreement by the assured to comply with the constitution and rules of the society as amended from time to time; and so far as the evidence discloses, there was no reservation made as to the basis or mode of assessment. In addition to the cases already cited, I refer to Grossman *v.* Supreme Lodge Knights of Honor (1888) 13 N. Y. State Reporter, 592; and to Mutual Co. *v.* Bratt (1880) 55 Md., 200.

It is quite true that this right claimed by Friendly Societies to revise their contracts of insurance, is something not met with in other insurance corporations, is in short a seeming anomaly in the law of contract. But it is to be remembered that Friendly Societies when first undertaking sickness and disability benefits were venturing into an entirely unoccupied and unexplored region of insurance, where the proper rates of premiums must have been mere guess work and for long years afterwards must have continued a matter of experiment. It is only in our own day that such a body of experience has accumulated as to enable the managing officers of such societies to say what are proper rates of premiums for the benefits promised. Now where a society started out on an erroneous financial basis and has begun to feel the strain which an increasing ratio of old members brings, it would be extremely serious for the old members—now perhaps uninsurable elsewhere—if their own society could not recede from its former error, and amend its rates, but must helplessly await the collapse. It would of course be better (if at all possible) in amending the rates to avoid retroactive measures; but sometimes this cannot be done. If the old certificate-holder has to pay something more than under the old rule he is not without compensation, for in his certificate he now holds an improved security—a better assurance that the society will be able to fulfil its obligations.

The present case does not appear a proper one for my intervention.

Given in triplicate under my hand and the seal of my office, this twenty-sixth day of May, A.D. 1894.

(Signed), J. HOWARD HUNTER, [Seal.]
Registrar of Friendly Societies.

IN THE MATTER OF THE INSURANCE CORPORATIONS ACT, 1892, AND THE CANADIAN RELIEF SOCIETY.

BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

JUDGMENT.

19th June, 1894.

The question of the solvency of the Canadian Relief Society was primarily raised through the non-payment of an admitted claim arising out of the death of H. J. Ware, who held certificate No. 1,283 and died on the 17th May, 1893.

The financial position of the Society on the 18th June, 1894, as set out in Exhibit 7, shows liabilities amounting to $15,911.61, made up of :

Death claims	$11,860 00	
Sick benefit claims	1,098 00	
Bereavement claims	250 00	
Disability claims	450 00	
Accounts (including $132.32 due to Secretary, and $20 due to Treasurer)	253 61	
Claims not yet proven or passed (estimate)	2,000 00	
		$15,911 61

The assets are shown as :

Cash in Treasurer's hands	$610 00	
Cash in Secretary's hands	382 32	
		992 32
Excess of liabilities over assets		$14,919 29

From the evidence of the officers of the Society it is quite clear that they have lost all hope of retrieving the position, and that the Society is in fact insolvent within the meaning of the Insurance Corporations Act, 1892.

The registry of the said Society is hereby absolutely revoked and cancelled ; and pursuant to Section 59 of the Insurance Corporations Act, 1892, I hereby direct and require Charles Bonnick, the Secretary of the said Society, and James Watt, the Treasurer thereof, and all other persons having the accounts, account books, and insurance funds of the said Society in their charge, possession, custody or power, forthwith to comply with the provisions of Section 53 of the said Act.

Given in triplicate under my hand and the seal of my office this 19th day of June, A.D. 1894.

(Signed), J. HOWARD HUNTER, [Seal]
Registrar of Friendly Societies.

IN THE MATTER OF THE INSURANCE CORPORATIONS ACT, 1892, AND THE REGISTRY OF THE CANADIAN MASONIC MUTUAL BENEFIT ASSOCIATION.

BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

Judgment.

19th July, 1894.

1. The proceedings in this case arise upon the question of continuing the registry of the Canadian Masonic Mutual Benefit Association. It is alleged by the complainants that the Association is in such a financial position as to be legally disentitled to registry; that amendments recently made or purporting to be made in the Constitution amount to a repudiation of all existing insurance certificates and to the substitution of entirely new contracts without the assent of the several certificate holders; and that generally the Association is not so managed and operated as the Insurance Corporations Act, 1892, requires of a registered Friendly Society.

2. The Association under the name of the London Masonic Mutual Benefit Association was established on December 27th, 1870, as appear from one of its own publications (Exhibit 63) which contains the Rules and Regulations as they stood in 1872 and a prospectus of the Society. Many of the present complainants joined the Society upon the representations contained in this prospectus; and the following extracts will serve to make clear the references in the evidence given by some of the old members.

"Upon the death of any member of the organization the secretary shall issue a circular to each member, notifying him of such death and calling for the sum of one dollar. This amount, when collected, shall remain as a reserve fund to meet the next call. It is confidently believed that this scheme will be found to work admirably at a trifling expense—at least it is worth the trial and can be dropped at any moment if unsatisfactory, by a simple refusal to pay a call. (Article 12 of the Rules and Regulations following the prospectus in the same Exhibit, enacts in effect that non-payment of assessments within one month after notice terminates membership.)

All who desire to have their names enrolled as members of this Association will fill up properly the application, which will be furnished them, enclosing the sum of two dollars, one dollar of which shall be for defraying office expenses, printing, stationery, postage, secretary's salary, and other disbursements for the year ending 27th December, and the balance of one dollar will remain in bank at interest to retire the first certificate of membership which may become due. And thereafter, the secretary will make an annual call for such sum as the directors may deem necessary, but in no case to exceed one dollar.

On and after the 27th December, 1872, a sliding scale (of application fees) will be adopted, as follows: Over 30 years, $5; over 40 years, $10; over 50 years, $20.

As the number is positively limited to 2,500 and no more will be admitted under any circumstances, all who desire to participate in the certain advantages which this mutual benefit plan guarantees will send their applications and remittances without delay to the Secretary, H. A. Baxter, London, Ont."

3. By the name of the London Masonic Benefit Association the Society became incorporated on the 2nd March, 1874, under the Statute of Ontario, 34 Vict., cap. 32. This enactment by Section 1 empowered "any number of persons not less than five" to "unite themselves into a society for making provision by means of contributions, subscriptions, donations, or otherwise against sickness, unavoidable misfortune or death, and for relieving the widows and orphan children of members deceased," and to "become incorporated by making and signing a declaration in duplicate, or in as many parts as shall be required, of their having united themselves together for the purposes aforesaid, which declaration shall set forth:

(1) The corporate name of the Society;

(2) Its purposes;

(3) The names of those who are to be its first trustees or managing officers;

(4) The mode in which their successors are to be appointed; and

(5) Generally, such other particulars and provisions as the Society may think necessary, not being contrary to law."

4. The declaration filed in the Registry Office at London, Ont., under the above Act on the 2nd March, 1874, has, except as to the corporate name, remained unaltered up to the present, and is set out at the beginning of Exhibit 11 (Constitution and By-laws of the Canadian Masonic Mutual Benefit Association, bearing imprint, London, 1890.) This declaration constitutes the Charter of the Association.

Article 1 sets out that its corporate name is "The London Masonic Mutual Benefit Association."

Article 2 states "Its purpose shall be for making provisions by means of contributions, subscriptions, donations or otherwise, against bodily disability, resulting from loss of sight, hand, arm, or leg, or from severe spinal injury, and against death, and for relieving its members, and the widows and orphan children of deceased members."

Article 3 sets out the names of the office bearers of the Association; and

Article 4 states the mode in which their successors shall be appointed.

Article 5 states that "The character of the Association shall be purely mutual."

Article 6, which is important in the present issue—states that the Association "shall consist of several classes of members; the maximum number of members of the first class being two thousand and five hundred, and the maximum number of members of any subsequent class being one thousand; *but no subsequent class shall be formed before the preceding class has reached its maximum number of members.*"

Article 7 states that "the provision against such bodily disability and against death shall be, that the disabled member shall receive out of the Association, at the rate of fifty cents, and the legal representatives of a deceased member at the rate of one dollar for every member at the occurrence of such disability or death enrolled in the books of the Association as a paying member of that class of which such disabled or deceased member was at that time a mem er; provided that if a member has received the said fifty cent rate, then such legal representative shall not be entitled to receive said one dollar but instead thereof, a fifty cent rate only."

Article 8 states that "the mode of raising the funds of the Association shall be, by an entrance fee, payable by each applicant for membership, by the payment of fifty cents by each member on the call of the secretary on the occurrence of any such bodily disabilities of a member and by the payment of one dollar by each member on the call of the secretary on the death of a member."

Article 9 states that "ample security shall be given by the Association for the safety of its funds by the parties interested (? intrusted) with the same."

The 10th and last article of the declaration states "the details for carrying out the purpose and object of the Association shall be specified in its Constitution, By-laws, Rules

and Regulations, a printed copy of which, marked A, and certified by the president and secretary of the Association, together with a general statement, marked B, of the nature and amount of all the property, real and personal, held by or in trust of the said Association are hereby filed."

The Act of 1884, 47 Vict., Cap. 27, s. 3, (continued as R.S.O., 1887, c. 172, s. 19), empowered a Society upon the order of a High Court or County Court Judge to change its corporate name or to change "any of the purposes contained in the original certificate or declaration of incorporation." On the 22nd February, 1890, the Association availed itself of that section to alter its corporate name to the "Canadian Masonic Mutual Benefit Association," but up to the present the Association has made no further or other alteration in the original declaration just recited.

5. From the report of the Medical Referee, Dr. V. A. Brown, on page 3 of Exhibit 35, it appears that up to 1875 the members were admitted into this insurance Association without any medical examination, and that, in the six years 1872 to 1877, inclusive, 102 deaths had occurred, 31 dying of consumption. This want of selection in the first lives insured aggravated the erroneous plan of insurance, and soon brought the Association into financial difficulties. In 1876 (Exhibit 33), at the fourth annual meeting held on 26th January, various insurance schemes were proposed and voted down—among others I find a proposal to create a Class B by taking selected lives out of Class A, ($1,000 policies), application fees and monthly calls being graded according to age. This scheme was lost, 606 nays to 321 yeas. The same Exhibit (33), page 3, mentions that the creation of a reserve fund was discussed at the annual meetings of 1874 and 1875, but that nothing was done until the annual meeting of 24th January, 1877, when (Exhibit 34, pages 3, 4) a scheme for the purpose of establishing and maintaining a permanent reserve fund was brought down by a committee and carried by 762 yeas to 130 nays, and was made part of the Constitution and By-laws. As much of the evidence taken in the present proceedings turns upon vested rights in the reserve fund thus established, I shall extract from Exhibit 34 the report of the committee setting out the scheme of reserve:

"The committee appointed to consider and report upon the several schemes propounded, of which notices have been given, for the purpose of establishing and maintaining a permanent reserve fund for the Association, beg leave to report as follows:

"1st. They have amended all the various proposals set forth in the notices laid before the directors, pursuant to the 20th Article of the Constitution, and they hereby beg leave, unanimously, to recommend that Articles 4 and 16 of the Constitution be repealed and the following substituted therefor:

"2nd. The membership shall consist of those affiliated Masons who join the Association in pursuance of this Constitution, without limit as to number.

"3rd. That each member shall pay the sum of one dollar on the call of the secretary, made in accordance with the by-law, on the death of any member of the Association, and the sum of fifty cents on the call of the secretary, to meet the claims of disabled members of the Association, in like accordance with the by-laws

"4th. That all sums received by the secretary over $2,000 on any such calls on death of members, or $1,000 on calls on disability, shall be placed to the credit of the reserve fund, to be used for the purpose of keeping down and reducing the calls for death and disability.

"5th. That when in any one year the said calls exceed one and a half per cent. of the membership, such excess shall be supplied by and taken out of the reserve fund.

"6th. That all surplus of the reserve fund, not required for the uses aforesaid, shall be invested and kept invested in advantageous and safe securities to answer the objects of the Association.

"7th. That the amount to be paid out of moneys received from calls on members shall be at the rate of four-fifths of eighty per cent. on such receipts; but the sum of $2,000 only shall be paid on the death of any member, and the sum of $1,000 only shall be paid on the disability of any member.

"8th. That any member of this Association who has been a member thereof for a period of ten years and over, and who shall prove to the entire satisfaction of the board of directors that he is not in a position to pay *further calls*, shall receive a compensation that may be decided on by said board; such amount of compensation to be held by the board of directors in trust for him till the date of his death, together with the interest (at the same rate as received by the Association for moneys invested by them) that may have accumulated on said sum or sums during the time it may have been held by the Association, and in no case to exceed the amount paid by him to the Association. This clause to apply to all members in good standing at this date, and to date from January 24th, 1877; and further, said proofs of inability to pay said call must be confirmed by the W. Master and secretary of the lodge to which such member belongs and bear the seal of said lodge, so that the board of directors may arrive at proper and satisfactory proofs to said inability."

6. In Exhibit 35, "Sixth Annual Report," dated London, 31st December, 1877, the directors state that "The Reserve Fund," being established and augmented since last annual meeting, has given that "stability" which was heretofore considered advisable. And from the financial statement December 31st, 1877, in the same exhibit I find the reserve fund stated at $18,538.25.

7. In 1885 financial difficulties were again confronting the directors. In a circular dated May 26th, 1885, (Exhibit 38, also in Minute Book (Exhibit 9, p. 138) the directors frankly admit the failure of the level assessment system and propose serious changes in the constitution, if indeed the changes did not also amount to a breach of the charter. The old certificates for $2.000 insurance were to be cancelled and new certificates to be issued for $500, $1,000 or $1,500 at the option of the applicant; and assessments graded according to age were to be levied. The scheme was submitted to the adjourned annual meeting held on the 14th October, 1885, only 46 members being present and holding 240 proxies. (Exhibit 41, p. 2, also Minute Book (Exhibit 9), p. 165) The amendments to the constitution were declared carried on a vote of 228 to 11. (Exhibit 41, p. 5.) Whether the amendments were legally made was at the time a matter of great doubt, Exhibit 9, p. 257 *et seq.*; but nine years' acquiescence now renders it unnecessary to consider that question. It was upon the faith of these new provisions that nearly all the certificate-holders now constituting Class A surrendered their certificates entitling them to $2,000 insurance and accepted new certificates for reduced sums. I here set out the provisions themselves which became incorporated with the constitution as sections 16, 18, 19, 20, 21, 22, 23 and 24:

"16. To pay death claims the directors shall from time to time, as may be necessary, levy assessments upon all members according to the following scale per $1,000:

Grade.	Age.	Death.	Expenses.	Reserve.
		$ c.	$ c.	$ c.
A	21 to 25	0 68	0 12	0 17
B	26 to 30	0 77	0 12	0 19
C	31 to 35	0 86	0 12	0 22
D	36 to 40	0 96	0 12	0 24
E	41 to 45	1 09	0 12	0 27
F	46 to 50	1 27	0 12	0 32
G	51 to 55	1 60	0 12	0 40
H	56 and over	2 00	0 12	*

*For present members only.

"(Assessments on present members shall be based on their age at the time of joining.)"

"18. There shall be three funds: (1) The general fund; (2) the expense fund; (3) the reserve fund, the accounts of which shall be kept separate; all assessments for death claims shall be credited to the general fund, and all death and disability claims paid therefrom; the expense, assessment, admission fees, fines and new certificate fees shall be placed to the credit of the expense fund, and the expenses of the Association shall be paid thereout, and the directors shall, when occasion may require, levy additional expense assessments, so that the expense fund shall be sufficient to pay all the expenses of the Association.

"19. There shall be placed to the credit of the reserve fund the moneys of the Association now on hand, whether invested or otherwise, and the directors shall invest the said fund and its accumulations in safe securities; the assessments for reserve shall be placed to the credit of this fund.

"20. Any one who is a member of this Association on the 24th day of January, 1877, or any one who thereafter may become a member thereof, and who remains such member for at least ten years, and who at any time thereafter becomes unable to pay such further calls, such member shall be credited in the books of this Association with such a sum of money—not, however, exceeding the amount paid by him upon calls under Clause 16—as the board of directors may determine. The sum of money thus credited shall bear interest at the same rate as received by this Association upon investments to the date of the death of such member, and the same shall be payable upon the death of such member in like manner and upon like conditions as moneys are paid under Clause 18. Provided any brother in good standing on the 14th of October, 1885, shall receive a paid policy on demand for the amount paid in by him, and any present member who desires to remain in full standing, but through inability may be unable to meet his calls in full, said balance thereof unpaid may be charged against him, and at his death shall be deducted with interest from the amount of his claim as the board of directors may determine."

"21. After the year 1890 the yearly revenue of the reserve fund shall be applied in reduction of death and disability assessments, provided that no member shall participate in such reduction until after the expiry of five years from the date of his certificate.

"22. The assessment for reserve shall be paid by new members for five years, and by present members who have not held a certificate for five years for the unexpired portion of the five years.

"23. Upon the death of a member in good standing the directors shall pay the amount of such member's certificate to the person or persons legally entitled to receive the same, proper evidence being furnished them of such death and of the legal status of the person or persons applying for payment.

"24. Present members (that is, those whose certificates are dated before the fourteenth day of October, 1885,) shall receive new certificates for $500 or $1,000, or both, at their option, such option to be communicated to the secretary before the first day of January, 1886. Until a present member expresses his option, his present certificate shall be considered to call for $1,200, and he will be assessed for that amount; such present member, when he communicates his option to the secretary, shall also state the name or names of the person or persons to whom the amount of his new certificate is to be paid, as provided by Clause 13." (Exhibit 9, p. 105; Exhibit 41.)

8. Several of the members (Minute Book (Exhibit 9), p. 182) having applied for paid-up policies under the above proviso to section 20, the secretary was instructed to write them that applications for paid-up policies cannot be entertained until 24th January, 1887; and that the clause added to section 20 "was only provisional." However, on the 17th February, 1886, (*Ibid*, p. 217) an actual settlement by way of paid-up policy was made in the case of R. Smith, who had paid in death assessments to the amount of $236 and received a paid-up policy for $216.20. The Minute Book (Exhibit 9, p. 219)

gives the mode of computation which is of importance as showing what in 1886 was considered by the directors an equitable basis of settling a certificate-holder's interest in the reserve fund.

The certificate-holder in question had paid 236 death assessments at $1 each...		$ 236 00
Less 20 per cent. ("the usual reduction on all claims")	$47 20	
Less expenses	25 00	
		72 20
		$163 80
Add interest (simple) at 4 per cent. for eight years (the member's expectancy)...		52 40
Paid-up policy for.....		$216 20

If the certificate-holder desired cash the directors treated the $216 20 as an obligation maturing in eight years, and were willing to give the present value at the current rate of interest. The same mode of computation was adopted as a guide in future cases. (*Ibid*, p. 217.) Nevertheless the next applicants (*Ibid*, pp. 222, 223, 231) were informed that the matter of paid-up policies was postponed to 1887. At next annual meeting (9th February, 1887, *Ibid*, p. 273) the paid-up policy proviso was suspended by resolution until the following annual meeting (8th February, 1888)—when apparently without notice given of such an intended alteration in the constitution the paid-up policy proviso was left out altogether. (*Ibid*, 515.) The minutes (*Ibid*, p. 321) state that some of the members at the meeting "asked about paid-up policies when the president referred them to the new constitution just passed. No provision for such."

9. At the same annual meeting (8th February, 1888, *Ibid*, p. 321) and also apparently without notice a resolution was carried creating a second class to be called B "on a similar basis to the one in operation at the present."

The charter of the Association (*Supra*, paragraph 4) required that before Class B could be established there be at least 2,500 members in Class A. It was admitted by the witnesses for the Association that when Class B was established Class A did not contain 2,500 members, nor half of that number, but it was said that in some prior years Class A contained 2,500 or more, and that therefore the provision in the charter was complied with. If the facts as to the early membership of Class A were as alleged this would not justify the creation of Class B in 1888. But as a matter of fact the membership in Class A never reached 2,500. From the various official documents of the Association I find that the membership was as follows :

Year.	No. of members.	Authority.	Year.	No. of members.	Authority.
1872.....	520	Exhibit 35	1881.....	1,446	Exhibit 37
1873	1,220	" 35	1882.....	1,447	" 37
1874.....	1,960	" 35	1883.....	1,492	" 37
1875.....	2,250	" 35	1884, December 31.....	1,471	Mn.Bk. (Ex. 9, p. 123)
1876.....	1,944	" 35	1885 "	1,401	*Ibid*, p. 206
1877.....	1,697	.....	1886 "	1,304	*Ibid*, p. 272
1878.....	1,603	Exhibit 37	1887 "	1,135	*Ibid*, p. 311
1879.....	1,525	" 37	1888 "	1,079	Ex. 12, p. 7*
1880.....	1,475	" 37			

*(Includes Class A and Class B.)

(Of evidence of Secretary, Stenog. Rept., p. 63, *et seq.*; and evidence of President, *Ibid*, pp. 79, 84.)

According to the records of the Association the greatest number of members at any time in Class A was 2,250, which was reached in 1875, after which the membership declined until at December 31, 1887, it had fallen to 1,135, and in the following December, notwithstanding the accession of members in the new Class B, the total membership in both classes was only 1,079. So that on the 8th February, 1888, when Class B was created, Class A had not (as required by the Charter of the Association), 2,500 members, nor even half that number. For the Society it is argued that Article 6 of the Charter, or Declaration (paragraph 4 *supra*), was unnecessarily inserted and was not binding on the Association. But Section 1 (5) of the enactment under which the declaration was filed says that the Society, in addition to certain enumerated particulars, shall set forth in its declaration "such other particulars and provisions *as the Society may think necessary*, not being contrary to law." When a Society considered certain provisions necessary as safeguarding the rights and interests of members, the Act (as I read it), enabled the Society to make them binding by setting them out in the declaration. From the fact that the Association set out specifically in the 6th Article as a condition precedent to the creation of Class B the requirement that Class A shall contain 2,500 members, the Association must, in the language of the Act, have considered that a necessary provision. The then members of Class A, being generally elderly men, may well have foreseen what the evidence shows to have in fact occurred, viz., that unless Class A attained vigorous growth the creation of a new Class would check, and would, in the end, altogether arrest the growth of Class A, and thus the average age and average mortality of Class A would continually increase and throw heavy burdens upon the survivors of Class A. Section 6 of the Declaration therefore prohibited any new Class from being formed until Class A had a membership of 2,500; and Section 10 of the declaration limits the Constitution to working out the details of the purpose and object of the Association as stated in the declaration.

10. The whole proceedings, with reference to Class B, from its inception to the present, appear to be tainted with illegality. Mr. Flock, Q.C., legal adviser to the Association, repeatedly attempted, as appears from the Minute Books (Exhibits 9 and 10), to keep the Association within the lines of the law. Under his advice, on the 4th April, 1888, the directors passed a rule (Exhibit 9, p. 359; Exhibit 11, at end), requiring as to Classes A and B "the funds of each Class to be kept separate and distinct." Again, on January 9, 1889 (Exhibit 9, p. 354) a resolution was passed by the Board "that all expenses pertaining to Class B be charged direct to said Class."

But in spite of legal advice and of the rules of the board the moneys of the two Classes have, all along until now, been kept in a common bank account, by means of which Class B has been continually drawing upon Class A until the principal of the gross debts now due by B to A has reached $12,000 or more. Though the resolution purporting to establish Class B (paragraph 9, *supra*) required it to be established on a similar basis to A, Class B was in fact established on a wholly dissimilar basis. A was then and still is conducted on the assessment system with an unlimited liability to calls; B was from the beginning (Min. Book, Exhibit 9, p. 336) and still is conducted on the system of fixed premiums, with no further liability. (Exhibit 11, p. 28; Evidence of Secretary, Stenog. Rpt., p. 105.) The fixed premiums in Class B have proved inadequate to cover disbursements; there has been an annual deficit from the beginning, and Class A, already overburdened with its heavy mortality, has also been assessed for the deficit in Class B. Though the accession of younger lives to A was stopped by the creation of B (Stenog. Rept., pp. 83-4) and the whole effort of the managing officers seems to have been directed to obtaining recruits for B, yet the salaries, rent, fees of officials and general office expenses of both Classes have been always charged to and paid by Class A exclusively. (Evidence of Secy., Sten. Rpt., p. 65, *et seq*; also p. 94; evidence of President, Sten. Rpt., p. 76.)

At the annual meeting of the 12th February, 1890 (Exhibit 9, p. 379), some one bluntly asked the question: "How Class B got funds to carry on its work?" "The

president, in answering, said Class B borrowed from Class A," and (the debt) would be paid back shortly to Class A. (See also evidence of President. Sten. Rpt., p. 80.) Since that date the salary of the special canvasser employed for Class B, and some smaller items, special to Class B, have been nominally charged against B, but the deficits in even this special account have been paid out of the funds of A ; and the principal of this debt now due by B to A *exceeds $6,000* (Exhibit 17, p. 22 ; also Sten. Rpt., p. 95.)

11. In Class A the average age of members has reached 60.8 years (Exhibit 23) and the death assessments have become so burdensome that many, even of the oldest members, have been unable to keep up their payments, and have forfeited both their insurance and all their interest in the reserve. For the annual meeting, which was to meet on the 10th February, 1894, notice of motion was given by Dr. Cowan (Exhibit 18) that he would move to wind up Class A and distribute the reserve among the members. When the annual meeting assembled the directors brought down a report (Exhibit 17) which strongly censured Dr. Cowan's notice of motion to wind up, and advocated the continuance of the Association on the then basis. From the Minute Book (Exhibit 10, pp. 61-2), I find that the annual meeting resolved itself into committee of the whole to consider the directors' report, and that while in committee a motion was carried not to receive the report, but to give it a three months' hoist ; but that when the annual meeting received this resolution from committee of the whole, an amendment was carried that the members of the Association meet again at the call of the president not later than the 24th May, 1894, and that in the meantime a committee appointed for the purpose " meet as soon as possible and evolve some plan by which the assured in the Association may be placed on a satisfactory basis." Then a motion was passed continuing the president, vice-president and directors in office "until the adjourned meeting."

12. From the minutes of the committee thus appointed (Exhibit 10, p.p. 66 (1), 66 (2), 67, 67 (1), 67 (2), 67 (3), 70 (1), 70 (2), it is evident that the committee spent much thought and labor upon various schemes of relief. Despairing of continuing the Association upon the existing basis. they invited tenders from life insurance companies to assume the contracts of the Association in consideration of receiving the assets, including the reserve fund. When they failed in this negotiation they submitted to Mr. J. G. Richter as actuary, the question upon what terms respectively could the Assoc ation undertake to pay to the beneficiary of each certificate holder (1) $1,000 at death, or (2) $100 per annum for 10 years after death of assured. Mr. Richter reported (Exhibit 23), and showed in an accompanying schedule (Exhibit 24) the annual premiums severally payable by the members according to their age. Of course the actuary proceeded upon the well settled data used by life insurance companies, and as the certificate holders here were nearly all old men, the annual premium, instead of being less than the assessments complained of, was, in most cases, much greater, and considering the straitened circumstances of many of the oldest members, was in effect prohibitive.

13. The committee, and then the directors, adopted Mr. Richter's scheme. Thereupon what the secretary's notice (Exhibit 21), called "the adjourned annual meeting," *i.e.*, an alleged adjournment of the meeting held on the 14th February, 1894, was summoned for the 22nd May, 1894. This notice was dated the 11th May, only eleven days before the meeting. It did not state the hour of meeting, nor the business to be transacted ; nor was it accompanied by a form of proxy so as to enable a member to exercise his franchise without being personally present (Stenographic Report, p. 18 and p. 42). The resolution passed, or purporting to be passed, at the meeting of the 22nd May (Exhibit 10, p. 72 (2) Article 6 of resolution moved by Mr. Creasor) admittedly amended the Constitution in the most vital particulars and extinguished contractual rights that had been created under the Charter and the existing Constitution If it was competent for the Association at all to make such an amendment, it must have been done under Section 24 of the Constitution (Exhibit 11, p. 13) which provides : " This Constitution may be amended at any of the annual meetings of the Association by a proxy or personal vote of at least two-thirds of the members present thereat, provided that no such amendment shall be proposed or considered unless notice thereof shall have been sent in writing

to the Board of Directors, addressed to the secretary, at least two months before the date of the annual meeting at which the same is intended to be brought up for consideration, and a copy of such proposed amendment shall have been sent by the secretary of this Association to every member thereof at least thirty days before such annual meeting is to be held, and it shall be the duty of the secretary to send such copy to each member.

"A proposed amendment, of which notice has been given, may be amended by the members at the annual meeting, and a motion to that effect will be in order without further notice."

14. Formalities precedent to the destruction of rights are not merely directory, but imperative, and must be strictly observed. The leading case is Garden Gully, &c., Mining Coy. *v.* McLister. L. R., 1 App. Ca., 39; see also Bottomley's case, L. R., 16 Ch. D., 685, per Jessel, M. R.; Alexander *v.* Simpson, 43 Ch. D., 139; and the older cases, Naylor *v.* S. Devon Ry., 1 De. G. Sm. 32; Catchpole *v* Ambergate Ry., 1 E. & B., 111; Dalton *v.* Midland Ry., 13 C. D., 474; Hinbeach Coal Co. *v.* Tenugue, 5, H. & N., 451. But it is said, as to the hour of meeting, that the annual meeting is by Section 6 of the Constitution (Exhibit 11, p. 9) appointed to commence at 2 p.m.; that the meeting held on the 22nd May was only an adjournment or continuation of the meeting held on the 14th February; and that, being an adjournment the defects in the notice are of no consequence, because no notice whatever of the adjourned meeting was legally necessary; also, as to the non issue of proxy papers, it is argued that forms were mailed to the members for the meeting of the 14th February, and were not used at that meeting because, as it happened, no poll vote or ballot was taken on any question at that meeting. As against all this, however, we have the practice of the Association itself as seen from its Minute Book (Exhibit 9; and evidence of President, Stenog. Rpt., p. 90, *et seq*). For example, in 1885, what was called an adjournment of the annual meeting was held on the 14th of October to receive and consider a report of committee appointed to revise the scheme of insurance. The full details of the scheme proposed by the committee, and to be considered by the adjourned meeting were set out in notices issued by the Board of Directors more than two months before the adjourned meeting (Exhibits 38, 39, 40). And as to the proxy papers the rule and practice of companies is that a separate proxy for each meeting is requisite, though the second meeting is to be confirmatory of the first and the two meetings are convened by one notice. Palmer, *Shareholders' and Directors' Legal Companion*, 12th Ed., 1892, p. 63. The by-law of the Association governing the matter is No. 2, Section 5, which is as follows (Exhibit 11, p. 16): "Each member may be represented by proxy at the annual or special meetings of this Association; no member to hold more than 50 votes or proxies, and those 50 not to include more than 25 from brothers not in his own Masonic District; secretary to supply each member with printed forms direct, or by local agents with the notices of such meetings." The only form supplied by the secretary was (Exhibit 19) one sent with the notice for the annual meeting of 14th February, 1894, and expressed as appointing "Brother————as my proxy" at the annual meeting to be held on that day. The proxies so limited were actually used (Exhibit 50) on the 22nd May, 1894, and unless the meeting of that day was in the strictest legal sense an adjournment of the meeting of the 14th February, the proxies cast were a nullity. The form of proxy used by the Association under the above by-law demands attestation of the signature: but in several proxy papers there was no attestation, which in Harben *v.* Phillips, 23 Ch. D. 14, was held by the Court of Appeal fatal; see also Howard *v.* Hill, 37, W. R., 219. In those cases it was laid down that proxy voting is a contract right to be exercised strictly as the rules of the corporation prescribe; and that the rules governing the matter are not to be regarded as merely directory. Upon examining the proxy papers (Exhibit 50) I have come to the conclusion that some of the forms were filled in with the names of the proxies before the forms were supplied to the members of the Association. If this is so, it was a most improper interference with the free exercise of the member's franchise. In Studdert *v.* Grosvenor (1880), 33 Ch. D. at 539, Kay, J. observed: "It is obvious that such a course of pro-

ceeding would practically give the directors power to determine in such manner as they might think fit any question that may arise at such meeting. Occasionally, it is said, the proxy papers were altered by the insertion by the shareholder of a different name, but the average attendance at the meetings was only about 150 members, and no doubt the majority of the proxies filled up would appoint the directors named in them, and would be sufficient in number to determine any disputed question that might arise. Now, I express without any hesitation, that this is an improper mode of proceeding. The directors have no right to employ the funds of the company to get into their own hands the majority of the voting power."

15. In the case of the present Association complaint has been made that while measures were being concerted and taken to cancel existing policies of insurance, and substitute entirely new contracts, the certificate holders had no exact information given them and were unable to exercise the right of free conference. The letter of the actuary and the report of the committee adopting his proposals were printed and circulated after the meeting of the 22nd of May, but the two pages of letter paper that contained the details of the scheme thus adopted were not printed nor have they since been made accessible to the members. To some who applied for the information the answer was given, that it would cost too much to print these particulars: and that it was sufficient for any member to know what premium under the new scheme he would have to pay. (Stenographic Report p. 40 *et seq.*) Other members asked access to the roll-book of the Association showing the names and addresses of members so that they may communicate with the others before the meeting of the 22nd May. Though these particulars could easily have been made accessible by hanging up in the office of the Association the printed mailing list, of which a copy has been filed as Exhibit 29, this information, to which the members were, I think, legally entitled, was also refused.

It is clear from the evidence that when the members met on the 22nd May, 1894, they had no exact information as to the important business that was to be considered. Mr. A. M. Brown had been present and active at the meeting of 14th February. He was called by the officers as their witness and gave the following evidence in his examination in chief (Stenog. Rpt. p. 176):

Q. Did you attend the adjourned meeting of the Association in London? A. I did.

Q. How many members did you represent there? A. I think it was 22 or 23 proxies I held. I did not keep any memorandum, but I think it was that.

Q. You did not understand what suggestion was going to be made until you went to the meeting in London, on the 22nd May? A. No; I knew nothing about it until I got to the meeting.

Q. Consequently those who appointed you, were not aware of it? A. No; they were not aware of it at all.

16. The counsel for the complainants contends that the meeting of the 22nd May, 1894, was not an adjournment of the meeting of the 14th February, but was a special general meeting; and, therefore that as admittedly no proper notice was given for a special general meeting, the whole proceedings of the alleged adjourned meeting are a nullity. Coke's definition of adjournment clearly implies a specific day: "*Adjournamentum est ad diem dicere sen diem dare*" 4 Inst. 27. So the definition in Anderson's Law Dictionary is: "To put off, or defer to another day specified." In all the cases where it has been held that no notice was requisite for the subsequent meeting the first meeting seems to have been adjourned to a day certain; the principle being that persons notified for the first meeting are affected with notice of a continuation of that meeting. Lord Brougham said in Kerr *v* Wilkie, 6 Jur, N. S. at 385: "If such an adjournment took place, those who were members of the body so adjourning would be bound to take notice of their own proceedings; they might have objected to the adjournment if they were present; or if the adjournment were made by the chairman of the meeting as is done in some cases, those who were not present ought to have been present and taken notice of it."

The notice of a meeting to be good must be absolute, not conditional. In Alexander *v.* Simpson (1889) affirmed by Court of Appeal L. R. 43, Ch. D. at 141, Chitty, J. said "In my opinion a conditional notice that a meeting will be held is not a good notice." And not only the day but the hour to which the meeting is adjourned should be definitely fixed, and should be entered on the minutes in order to affect members absent from the first with notice of the adjourned meeting. Thompson *v.* Williams (1888) 76 Cal. 153; 9 Am. St. Rep. 187. But in the present case the first meeting was held on the 14th February, and the so-called adjournment was in effect conditioned upon two contingencies: 1st, that the committee would evolve some substitute scheme of insurance satisfactory to the directors; and secondly that the president would, upon the evolution of a satisfactory scheme, call the members together for some date not later than the 24th May. The very form of the motion passed "that when this general meeting adjourns, it stand adjourned to meet at the call of the president not later than the 24th May next," (Minute Book, Exhibit 10 p. 62) declares that a notice or "call" from the president was necessary to constitute the so-called adjourned meeting; and if such notice or call was necessary then that meeting does not possess the legal qualities or characteristics of an "adjourned" meeting; for such notice or call meant an individual notice to every member of the Association.

For the reasons above given I think that the meeting of the 22nd May was not in the legal sense an adjournment or continuation of the meeting of the 14th February, but was in law and in fact a new meeting, or in other words was a special general meeting of the Association.

17. Assuming, however, that the meeting of the 22nd May was in the proper legal sense an adjournment of the meeting of the 14th February and was competent to transact business under the notice given for the 14th February, the meeting of the 22nd May could, at the most, only complete the unfinished business of the 14th February. Scadding *v.* Lorant (1851), 3 H. L. Ca, 418; 15 Jur., 955; (affirming 13 A. & E., N. S. 706;) Kerr *v.* Wilkie, 6 Jur., N. S., 383. At the meeting of the 14th February, the motion of which Dr. Cowan had given notice was not brought forward, and was not laid over for future consideration. (Exhibit 10, pp. 61, 62.) Assuming, however, also that that notice was "unfinished business" within the meaning of the leading cases just cited, and assuming still further that under the Constitution of the Association the notice of motion given by Dr. Cowan for the 14th February was, without re-notice or revivor, good notice for the meeting held on 22nd May, I have now to find what was done upon that notice of motion.

18. The meeting of the 22nd May commenced at 3 p m. (Min. Book, Exhibit 9, p. 72 (1), and of paragraph 14, *supra*.) Dr. Cowan moved the following resolution of which he had given notice for the meeting of the 14th February: "That the Board of Directors be and are hereby instructed to take all necessary steps, as expeditiously as possible, to wind up the affairs of the Association as far as Class A is concerned, and that all the reserve and all other moneys belonging to Class A, after all legitimate claims are paid, be paid to the members of Class A then in good standing, in proportion to the amount paid by each to the Association." Then the report of the Committee containing the new scheme of insurance was brought forward as an amendment to Dr. Cowan's motion. Of that scheme, as being admittedly an amendment of the Constitution, section 24 of the Constitution (Exhibit 11, p. 13 is cited, *supra*, par. 13) apparently required specific notice to have been given to the members two months before the meeting, and such notice admittedly was not given. But the last paragraph of that section provides: "A proposed amendment, of which notice has been given, may be amended by the members at the annual meeting, and a motion to that effect will be in order without further notice." Mr. Flock, Q.C., argued for the officers of the Association that Dr. Cowan's motion was in effect one to amend the Constitution by discontinuing a certain condition of things established by sections 17, *et seq*, of the Constitution (Exhibit 11, p. 12) and that the report of committee was a proper amendment as being a particular negative of Dr. Cowan's motion, the main motion being to wind up Class A and the amendment being in effect

not to wind up Class A but to merge it in a new scheme of insurance. To this Dr. Maclaren, Q.C., for the complainants, replies in effect that Dr. Cowan's proposal was not really a motion to amend the Constitution at all, but was *res integra*, a matter never before passed upon by the Association and therefore wholly unrepresented in the Constitution; and that, even if Dr. Cowan's motion were as contended by the other side, the report of the committee dealt wholly in new subject matter, had no relevancy to Dr. Cowan's motion, and ought not to have been received as an amendment to that motion. I think that the nearest analogy in English company law would be where, in an "extraordinary general meeting" of shareholders, a winding-up resolution is moved for the purpose of commencing voluntary liquidation. Articles of association frequently make provision for winding up the company upon the occurrence of certain contingencies; but, even where this is the case, the winding-up resolution is not treated as an amendment to the articles of association (see form of notice of meeting and of winding-up resolution in Emden's *Winding-Up Companies*, 4th Ed, p. 710). In the case of the present Association no provision for winding up or for distributing the assets is made in the Constitution. The Charter and Constitution deal with the Association as a going concern, and none of the articles would be applicable to winding-up proceedings.

Dr. Cowan's resolution in its form did not purport to amend the Constitution, was not moved as an amendment to the Constitution, and was not in fact such an amendment, and therefore for its passage required a bare majority. But the new scheme of insurance proposed by the committee (Exhibit 25) was admittedly an amendment to the Constitution, and as such it must have a two-thirds majority before it could be legally declared carried (par. 13 *supra*). This scheme of insurance was moved as an amendment to Dr. Cowan's winding-up resolution, because only in this way could it without the two months' notice be brought before the meeting at all. Being received by the chairman as an amendment to the main motion, it was put to the vote first. At this stage the chairman, following as it seems the practice of former meetings, appointed the two scrutineers, and selected for this purpose the two auditors of the company. The members, ought, of course, to have been allowed to exercise their undoubted right of electing the scrutineers. Exception was taken to the chairman's action, and by way of mending matters a third scrutineer was elected to act with the other two, though the Constitution authorized only two scrutineers, both to be elected. In the vote Class A and Class B voted together. Upon the ballot being taken and the votes counted, it was announced that the amendment (that is the report of the Insurance Committee) was carried "by a very large majority" (Min. Book, Exhibit 9, p. 72 (1)), which must have meant to the hearers that the report had been carried by a large excess over the two-thirds majority requisite for its bare passage. Then, with a view, as it was said, of making the vote unanimous, the amendment was again put to the meeting by open vote, the amendment recapitulating under five articles the new scheme of insurance and ending with article 6 as follows: "6. That the Constitution be amended in accordance with the above," an express acknowledgment that the resolution amended the Constitution and therefore required for its passage at least a two-thirds majority. Whether the amendment as thus re-submitted was or was not declared carried or lost the minutes do not record (Exhibit 10, p. 72 (2)), the next entry being: "The election of directors was then proceeded with." It is also noticeable that, in the circular (Exhibit 25) mailed to each member after the meeting and purporting to give an account of these proceedings, the secretary, speaking of the first submission of the amendment, states that it "was declared carried"; but as to the re-submission he says: "Resolutions were then moved embodying the terms of the committee's report and to amend the Constitution in accordance therewith," but he does not state that the amendment so re-submitted was carried or declared carried. As Kekewich, J., said in a recent case, "when directors insufficiently or inaccurately record their proceedings they cannot reasonably complain of inferences different from those which they allege to be right (*Re* Liverpool Household Stores (1890), 59 L. J. Ch. 616)."

19. It is now admitted (Sten. Rep., p. 187, *et seq.*) that the amendment did not upon the ballot receive the two-thirds majority as the *Constitution beyond doubt required* (par. 13, *supra*). But it is argued that, on the appeal for unanimity the amendment as re sub-

mitted (consisting of the last paragraph of the report broken up into six articles—cf. Exhibit 25 and Min. Book, Exhibit 10. p. 72 (2)) was then carried and that the irregularity was thus cured. The official record does not claim that the amendment as thus re submitted was then carried, and if it did, it would not mend the matter, for the votes claimed to be a ratification were given upon a wrongful representation of the fact. The members who had voted for winding up had been told in effect that they were in a helpless minority and were asked not to further oppose the amendment. But the fact was that those votes had defeated the amendment.

20. The amendment having been defeated (though the contrary was announced) and the main motion (the motion to wind up) not having been directly voted upon, the question is, had these proceedings any legal result? When a meeting has before it only two propositions, the main motion and an amendment to the main motion, and the amendment is the direct negative of the main motion, and the amendment is put and lost, it has been held that the main motion may be treated as carried without being directly voted upon. Reg. *v.* Roberts (1863), 3 B. & S., 495, (Cockburn, C. J., Wightman, Crompton, and Blackburn, JJ.) If, however, the amendment is not a direct negative of the main motion, the affirmative and negative votes should be taken on each. Elt *v* Burial Board, St. Mary's, Islington, 1 Kay (1885) 449 ; Reg. *v.* Vicar, etc., of Hammersmith (1862), 3 B. & S. 504 (Lord Campbell, C. J.. Coleridge, Erle, and Compton, JJ.). In the present case the main motion was to wind up ; the amendment was not the direct negative simply, *i.e.*, not to wind up. It was apparently regarded as a particular negative, viz., *not to wind up but to alter our plans as recommended in a certain report.* This amendment was defeated, but it would not legally follow that the main motion was carried, for a member might quite consistently vote both against the amendment and the main motion. The whole proceeedings in relation to both resolutions had I think no legal efficacy.

21. The result, therefore, is that the rights and liabilities of members have not been altered by anything done either at the meeting of the 14th February, 1894, or at the so-called adjourned meeting of the 22nd May, 1894. If any of the certificate holders have died, their beneficiaries are entitled to claim, and the surviving certificate holders are liable to be assessed for the claims, just as if neither of those meetings had been held.

22. Though the resolution proposing the new scheme of insurance was defeated the directors at once proceeded to put the scheme into operation. A circular (Exhibit 25) bearing date, London, May 22nd, 1894, signed by the secretary, was mailed to each member with a copy of the report of committee (Exhibit 22) "together with a copy of the actuary's letter (Exhibit 23), but exclusive of the schedules referred to therein which are very lengthy." The scheme extinguished existing insurance certificates of $1,500 and $1,200 and make $1,000 the maximum ; but existing certificates for $1,000 were not reduced. This was an obvious discrimination against holders of large certificates, many of whom had under the violent proceedings of 1885 had their certificates cut down from $2,000 to $1,500 or $1,200. The new scheme increased the premium even upon the reduced certificates. As one witness put it, while his security was reduced by one-third the new premium upon the reduced security was increased to one-third more than had ever previously been paid on the larger certificates. Instead of an ordinary life policy for $1,000 the certificate holder might, under the new scheme, elect to take a certificate for an annuity of $100 payable for ten years after his death to his beneficiary. As this was reckoned equivalent to an ordinary life policy of $810, payable in one sum on the death of the assured, the premium would of course be correspondingly less. As between these two policies the members were required to make their election on blank forms inclosed (Exhibits 26 and 27) and to surrender their present certificates before a date named in the circular.

23. The date named for members residing in Ontario was the 15th June ; for those in Quebec, the 30th June ; for those in New Brunswick and Nova Scotia, the 1st July. (Sten. Rep. 19.) The Association contains two classes of members—Class A numbering 723 ; Class B, 674 Of Class A the mailing list (Exhibit 29) shows that nearly 600 —594 is I believe the exact number—reside in Ontario, and all those Ontario members

should therefore, under the penalty of forfeiting all rights in the Association, have made their election "prior to the 15th June" pursuant to the secretary's circular (Exhibit 25). According to the evidence of the secretary (Exhibit 52 and Sten. Rep., pp. 130, 131) only 268 of the 594 made their election by the 20th June. In Class B the case was still worse. Of that class which contained 674 members, only 35 (Exhibit 53 and Sten. Rep., p. 131) had made their election; or altogether only 303 out of 1,397 certificate holders; and from the letters or memoranda that were sent in with the election paper it is apparent that several of those complying with the secretary's requisition did so only under strong protest and mere compulsion. It is obvious that even if the new scheme had been technically carried in the meeting of the 22nd May, any scheme leading up to such wholesale forfeiture of the poorer members' rights and confiscation by the wealthier members must have raised the most serious doubt whether the Association was entitled to be continued on the Friendly Society Register. *The Insurance Corporations Act, 1892*, requires (Sec. 8 (1)) of such a society to be managed and operated according to the true intent of the declaration filed under *The Benevolent Societies Act* (R. S. O. 1887, c. 167) or any of the Acts consolidated thereby and according to the true intent of the Act under which the declaration was filed, *i.e.*, in this case, according to the true intent of the declaration cited *supra* par. 4, and according to the true intent of 34 Vict, c. 82, (*O*), which in section 1 defines its intent as enabling persons by joining together to make "provision by means of contributions, subscriptions, donations or otherwise against sickness, unavoidable misfortune or death, and for relieving the widows and orphan children of members deceased." Some of the older members in this Association have, often by great self-denial, kept up their payments and have now paid nearly $800 into its funds, and when in the course of nature those dependent upon them would soon receive the provision which their self-denial had insured their certificates are now without notice cut down and the premium upon the reduced certificate is at the same time increased to a rate that for the poorer members is prohibitive.

24. Even if the proceedings had been taken under the Constitution with the most technical regularity and were so far valid, instead of being as in this case wholly irregular and invalid, the question would still remain, Is an Association which deals thus with its members a friendly society admissible under the law of Ontario? I may here repeat what I said in a former case: "Any scheme of society so contrived as to promote lapses of certain members' certificates for the aggrandizement of certain other members would, if legitimate at all, be 'a society conducted as a trading or mercantile venture or for puroses of commercial gain' and therefore (55 Vict., cap. 39, sec. 4 (2*d*)) inadmissible to registry as a friendly society. Under any such scheme the profits of persisting members are deliberately created out of the confiscation of the moneys of equally deserving members whom the unjust conditions of the contract have forced to the wall. To be admissible to registry the purpose of the Society must be 'a provident purpose' within the meaning of *The Benevolent Societies Act*. Neither as to the persisting nor as to the discontinuing members can a scheme which is based upon unjust gain and unjust loss be properly designated a provident purpose."

25. All parties seem to be quite agreed that it is financially impossible to continue the Association any longer upon the old basis; and numerous meetings of the Insurance Committee and two general meetings of the Association itself, all held during the past six months, have failed to evolve any scheme that commands the confidence or assent of the constitutional majority of the members. As to Class A: Exhibit 24 shows that, of the 723 members constituting that class, 222 are above 64 years of age; that 96 are 70 years or upwards. The average age among the whole 723 members is 60.8 years. (Exhibit 23.) The annual rate of mortality according to the table laid before the last annual meeting had reached 40 per 1,000. (Exhibit 17, p. 12.) Exhibit 54 shows that at the 20th June, 1894, there were death claims unpaid amounting to $13,300; and I understand that even while these proceedings are pending additional deaths have occurred.

Then as to Class B: It is clear upon the evidence, that from its inception to the present, it has never been able to pay its own way, the working expenses of Classes A and B having been thrown wholly upon Class A. Even for expenses especial to itself it

has been constantly overdrawing upon A, the amount of these overdrafts being now admittedly over $6,000. As to the whole indebtedness of B to A it would, I think, reach if not exceed $12,000. Then for claims due, or now accruing due, B owes admitted death claims amounting to $5,000. This would make $17,000 of liabilities. How it is to be met it is impossible to see. Class B has not been established under the Constitution but under a kind of prospectus printed as an addendum to the Constitution (Exhibit 11 *sub finem*). The contract in Class B is (Sten. Rpt., p. 105 ; Exhibit 11, p. 28) that the member pays a fixed sum as premium in each year, and that he has no further liability. The fixed premium having been already paid, how is Class B to meet its liabilities ? Its reserve is all spent (Evidence of Secretary, Sten. Rpt., p. 100) and its sole asset consists of $1,872.79 made up of assessments due by members. (Exhibits 54 and 55 and evidence of Secretary, Sten. Rpt., pp. 132-3.)

26. The registry of the Canadian Masonic Mutual Benefit Association is hereby absolutely revoked and cancelled, and, pursuant to Section 59 of *The Insurance Corporations Act, 1892*, I hereby direct and require Andrew Ellis and all other persons having the accounts, account books, and funds of the said Association in their charge, custody, possession or power forthwith to comply with the provisions of Section 53 of the said Act.

Given in triplicate under my hand and the seal of my office this nineteenth day of July, A.D. 1894.

(Signed) J. HOWARD HUNTER, [SEAL.]
Registrar of Friendly Societies.

4.—REPORT OF JOHN E. HARDING, ESQ., Q.C., MASTER IN THE HIGH COURT AT STRATFORD, IN *RE* DOMINION PROVIDENT AND ENDOWMENT ASSOCIATION.

NOTE.—Several appeals from this report were taken by the officials of the Association. The appeals were all heard together by Armour, C. J., on the 17th April, 1894. The appellants contested *inter alia* the constitutionality of the sections of the Insurance Corporations Act, 1892, which empowered a Master to wind up a corporation. The appeals were dismissed upon this ground and the constitutionality of the sections affirmed. The other questions raised by the appeal were as to the compensation to be allowed to the directors and officers of the Association, and as to the liability of the appellants as contributories. Judgment on these latter questions was reserved.

THE INSURANCE CORPORATIONS ACT OF 1892.

IN THE HIGH COURT OF JUSTICE—CHANCERY DIVISION.

In the matter of the Dominion Provident Benevolent and Endowment Association, an Unregistered Insurance Corporation.

The 28th day of February A.D. 1894.

The Dominion Provident Benevolent and Endowment Association was incorporated on the 23rd day of July, 1889, under the provisions of Chapter 172, R.S.O. 1887, and was in active operation until the 31st day of July, 1893, when the registration of the said Association was cancelled by the Registrar of Friendly Societies. And upon the cancellation of the registration, pursuant to the powers conferred on the Registrar of Friendly Societies, a copy of his certificate having been brought in and duly filed in my office on the 4th day of August, 1893, I proceeded to dispose of the matters referred to me by virtue and in pursuance of the powers conferred upon me by the Insurance Corporations Act, 1892, 55 Vict., chap. 39, Ontario, and I find and report as follows :

INTERIM RECEIVER.

1. By virtue of the said certificate cancelling the registry of the said association and of the Insurance Corporations Act, 1892, one Elijah Kitchen Barnsdale, as the manager-secretary of the said association and acting treasurer, being the officer of the corporation having in his custody, possession or power the accounts, account books and insurance funds of the corporation, became the interim receiver of said unregistered association.

2. The said E. K. Barnsdale, interim receiver, having duly deposited certain of the moneys and securities of the said unregistered association as required by sub-section 2 of section 53 of the said Insurance Corporations Act, 1892, filed in my office his application to be appointed receiver of said association, intituled in the Chancery Division of the High Court of Justice in the form provided by sub-section 1 of section 54 of the said Act, and filed the receipts and affidavits required by sub-section 3 of said section 4.

3. On the said 4th day of August, 1893, I issued my certificate of the filing of the documents mentioned in the said section 54 of the said Act, and also issued my order directing one William M. English, of the city of London, physician, a trustee for the said unregistered association, being the person having in his charge, custody, possession or power the bond given by the manager-secretary to the said association, to deliver the said bond forthwith at my office to be filed. And in and by my said certificate of filing I appointed Monday, the 28th day of August, 1893, at 10 o'clock in the forenoon at my office in the Court House in the city of Stratford, to hear the application of the said E. K. Barnsdale, interim receiver of the said unregistered insurance corporation.

4. On the 5th day of August, 1893, the notice required by sub section 2 of section 55 of the said Act was settled, and such notice was, according to my direction, published in the *Ontario Gazette* on the 12th and 19th days of August, 1893, and in the *Daily*

Beacon, a newspaper published in the said city of Stratford in the county of Perth, being the place where the head office of the said unregistered insurance corporation was situated at the date of the cancellation of its registry, in its issues of the 9th and 16th days of August, 1893, and a copy of such notice having been delivered at the office of the Registrar of Friendly Societies ten days before the day appointed for the hearing of the said application as required by the said Act.

5. On the 9th day of August, 1893, the said W. M. English, pursuant to my said direction, brought in a personal bond of the said E. K. Barnsdale conditioned under a penalty of $5,000, but without sureties, being the security the said E. K. Barnsdale had given.

6. On the 12th day of August, 1893, the bond of the said E. K. Barnsdale, as interim receiver, was duly filed and approved.

7. Pursuant to my appointment the application for the appointment of the interim receiver as receiver came on for hearing before me, when I proceeded to dispose of the said matter, and thereupon I was attended by the solicitor for the said interim receiver, the solicitor for the Registrar of Friendly Societies and the solicitor for certain of the certificate holders.

I proceeded with the examination of the witnesses produced and sworn before me on the 28th and 29th days of August and the 18th, 19th, 20th and 22nd days of September, 1893, and after hearing argument I find and report as follows :

(*a*) That the said E. K. Barnsdale was one of the first members or promoters of the said association and signed the declaration of incorporation.

(*b*) That he with his seven co-trustees were by the constitution adopted by the said association declared to be life members of the executive council, the trustees and officers of the said association to be elected from said executive council only and by the members thereof.

(*c*) That the said interim receiver was on the 25th day of July, 1889, immediately after the incorporation of the association, elected by his fellow members of the executive council to the office of managing director; one O. O. Benson, another member of the executive council, being elected secretary, and J. A. Robertson, another member, being elected treasurer of said association on the same day.

(*d*) That almost from the organization of the association the said E. K. Barnsdale performed the duties of the secretary and treasurer, in addition to his duties as managing director, and he was performing the duties of the manager, secretary, and treasurer at the date of the cancellation of the registry of the association, and became the interim receiver by virtue thereof.

(*e*) No auditor was appointed by the said association until the 3rd day of July, 1890, when one F. W. Byatt, the business partner and brother-in-law of the said E. K. Barnsdale, was appointed auditor, and a second auditor was not appointed until the 3rd day of May, 1892, when M. D. Dawson, of the city of London, was appointed auditor with the said F. W. Byatt, but no proper or sufficient audit had ever been made of the books and accounts of the association until the cancellation of the registry of the association.

(*f*) That the said interim receiver had also acted as a member of the executive council of the said association during the whole period of its operations.

(*g*) That the said interim receiver was at the date of the cancellation of the certificate of the said association a certificate holder in the said association, and was also seeking to collect an alleged claim from said association.

8. On the 5th day of October, 1893, I refused the application of the said interim receiver to be appointed receiver, and refused to discharge him until he had filed and passed his accounts, and I directed him to file his said accounts and to deliver up all books and papers in his possession or custody or under his control.

RECEIVER.

9. On the 11th day of October, 1893, I appointed Malcolm Cameron Mo ler well and James Andrew Macfadden to be joint receivers of the said unregistered association, and on the same day filed in my office my certificate appointing them.

10. On the 15th day of November, 1893, the said receivers filed their bonds, which were duly approved.

ACCOUNTS.

11. No sufficient or proper audit having been made of the books and accounts of the said association, and no account of the receipts from the membership fees or the expenses of the said association having been entered in its books, I directed the said E. K. Barnsdale to prepare and file his accounts of said receipts and disbursements of the said association from the date of its incorporation until the date of the cancellation of its certificate of registry.

12. On the 9th day of November, 1893, in pursuance of the Consolidated General Orders of the Supreme Court of Judicature for Ontario, I appointed F. W. Gearing, of the city of Stratford, Esquire, as the solicitor to represent the certificate holders as a class.

13. On the 10th day of November, 1893, the said above mentioned accounts of the association were duly filed in my office, together with the accounts of the interim receiver.

CREDITORS' CLAIMS.

14. On the 17th day of November, 1893, I directed an advertisement for creditors to be published and the certificate holders to be notified by circular to send in their claims.

15. On the same day I duly settled an advertisement for creditors' claims to be sent in by the 7th day of December, to be adjudicated upon on the 8th day of December, 1893, and directed said advertisement to be published in *The Stratford Beacon* for a period of three weeks, and I also settled the form of notice to be sent to the certificate holders.

16. The said notice was published in the *Daily Beacon*, a newspaper published in the city of Stratford, in its issues of the 18th, 22nd, 25th, and 29th days of November and the 2nd and 6th days of December, 1893.

17. I have set out in Schedule No. 1 hereunder written a list of the creditors' claims sent in pursuant to the said advertisement.

18. Schedule No. 1 above referred to:

Name of Creditor.	Nature of Claim.	Amount.
S. R. Hesson	Director's fees and salary	$127 00
M. D. Dawson	Auditor's account	27 50
F. Pratt	Printing account	35 25
O. O. Benson	Commission account	75 12
George Guillet	Director's fees	14 36
Henry Baker	" "	34 00
W. M. English	" "	46 20
E. K. Barnsdale	" " and commission	172 49
W. F. W. Findlater	" "	42 60
J. A. Robertson	" "	13 65
McPherson & Davidson	Legal expenses	8 00
Empire Printing Company	Advertising account	17 53
S. R. Hesson and E. K. Barnsdale	Money advanced to the Management Fund	200 00
F. W. Byatt	Auditor's account	30 00
Total claims sent in		$843 70
H. Smith	Director's fees, filed by special leave after expiration of time	28 00
Grand total		$871 70

19. On the 1st day of August, 1893, the said S. R. Hesson and E. K. Barnsdale discounted a promissory note at the Bank of Commerce and deposited the sum of $200.00 to the credit of the Management Fund, which sum, with the other moneys belonging to the association, was on the 2nd day of August deposited to the credit of the unregistered association.

20. On the 14th day of December, 1893, I heard the evidence of F. Pratt and examined his books and vouchers, and also examined into the claims of Messrs. McPherson & Davidson, and allowed both said claims, and I now set out in Schedule No. 2 hereunder written a list of creditors' claims proved before and allowed by me.

21. Schedule No. 2 above referred to :

Name of Creditor.	Nature of Claim.	Amount.
S. R. Hesson and E. K. Barnsdale	Discount	$200 00
F. Pratt	Printing account	35 00
McPherson & Davidson	Legal expenses	8 00
Total claims allowed by me		$243 25

22. On the 14th, 19th, 20th, and 22nd days of December, 1893, the said S. R. Hesson, President ; E. K. Barnsdale, Manager-Secretary ; O. O. Benson, General Organizer ; and F. W. Byatt, Auditor, were, according to my directions, examined before me with reference to the accounts and claims presented and set out in Schedule No. 1.

23. Upon considering the evidence of the said parties and examining the exhibits put in and the books and papers on file in my office, I directed all the creditors named in Schedule No. 1, except those named in Schedule No. 2, to be notified by letter, postpaid, addressed to each of them at their post-office address, to file such affidavits as they might be advised in support of their respective claims before ten o'clock in the forenoon of the 8th day of January, 1894, and to attend before me personally at eleven o'clock in the forenoon of the same day, at my office, for adjudication thereon.

24. The said parties were duly notified, and on the 6th day of January, 1894, the parties mentioned in Schedule No. 3 filed affidavits in support of their claims, and duly notified me thereof.

25. Schedule No. 3 above referred to :

Name of Creditor.	Nature of Claim.	Amount.
S. R. Hesson	Balance of fees attending meetings Executive Council	$ 27 00
"	Grant made by Executive Council	100 00
M. D. Dawson	Auditor's account	27 20
O. O. Benson	Balance fees attending meetings Executive Council	56 90
"	Balance commission	25 02
Henry Baker	Balance fees attending meetings Executive Council	34 00
W. M. English	Attending Executive Council meetings and railway fare	46 20
W. F. W. Findlater	" " " " "	42 60
Henry Smith	" " " " "	28 00
		$386 92

26. On the 8th day of January, 1894, S. R. Hesson, F. W. Byatt, Henry Baker, M. D. Dawson, W. M. English, O. O. Benson, and W. F. W. Findlater appeared either in person or by their solicitors to support their respective claims, and the solicitor for the Registrar of Friendly Societies, the solicitor for the receivers, and the solicitor for the certificate holders also attended.

27. The hearing of evidence in support of and in opposition to the allowance of said claims was proceeded with on the 8th, 11th, 15th, 16th and 17th days of January, 1894, and upon considering said evidence and the exhibits, books and papers filed in my office I find and report as follows with respect to each of said claims.

28. I find and report that S. R. Hesson was the first president of the association having been elected at the meeting held on the 25th day of July, 1889, and continued in that office until the cancellation of the certificate, and was a member of the committee, to draft the constitution, and presented the report of the committee, and also presided at the meeting when the said constitution was adopted.

29. That the said George Guillet was the first vice-president and the said Henry Smith was the second vice-president of the association, and the said president and first and second vice-presidents were members of the executive council of the said association.

The duties of the president as defined by the constitution were to preside at all meetings of the executive council, at the annual meetings and to have a general supervision of the association, to fill all vacancies occasioned by death or otherwise and sign all documents requiring his signature.

The first vice-president was to assist the president and in his absence take his place. And the second vice-president was to assist the president and in the absence of the president and first vice-president to take their place.

By the constitution the said Hesson, Guillet and Smith were life members of the executive council and continued so until the 12th day of July, 1892, when they resigned their life membership and were re-elected members of the executive council for the ensuing year and were again re-elected at the next annual meeting.

It was further provided that the executive council should elect their officers from among themselves at their first meeting after the annual meeting of the association.

The executive council were either by themselves or by a committee, as often as necessary, but at least once a year, to thoroughly examine the books, accounts and management of the affairs of the association and report the exact condition in which they found them for the benefit of all the members.

It was also the duty of the said Hesson, Guillet and Smith to see that the several officers and trustees of the association gave proper and sufficient bonds for the due performance of the duties of their respective offices. And that the said officers and trustees performed their respective duties as set forth in the constitution, and to see that the endowment and reserve funds of the association were not drawn upon or paid out for any other purposes than those for which they were set apart, and to see that all the expenses of the association were paid from the general fund of the association only. And also to see that no change was made in the constitution or the laws relating to the endowment fund till proper notice was given at least thirty days previously to the annual meeting of the certificate holders, at which such change only could be made.

30. I find and report as a fact that the said Hesson, Guillet and Smith both as executive officers and members of the executive council did not perform, nor did any or either of them perform their duties as required by the constitution, in that they allowed the managing director to perform the duties of the secretary from the 19th day of August, 1889, until the 25th day of June, 1891, when the said managing director was appointed manager-secretary. And also permitted the said manager-secretary to perform the duties of the treasurer, the above named J. A. Robertson, during the whole period of the operations of the association, during which period no proper or sufficient bond of the manager-secretary or treasurer or any or either of the trustees was ever given as required by the constitution.

They also allowed large sums to be improperly paid out of the endowment fund to certificate holders surrendering their certificates in excess of the amounts they were entitled to, reducing the amount properly belonging to certificate holders who did not surrender.

They also, together with the other members of the executive council and trustees, paid out of the said endowment fund the sum of $843.96 to infants under the age of fifteen years, or to parties on their behalf, without the legal surrender of the certificates of the said infants, who are still entitled to rank upon the funds of the association for the amounts of their certificates.

They also allowed the business of the association to be carried on during the whole period of its operations without any proper or sufficient audit of the books and accounts of the association. Nor did the said Hesson, Guillet and Smith or the executive council or any committee thereof examine the books, accounts and management of the affairs of the association as required by the constitution.

They also, together with the other members of the executive council, improperly attempted to relieve themselves from the payment of the certificate fee and semi-annual dues by a resolution passed at the meeting of the executive council at which the minutes containing the constitution were confirmed. And the members of the executive council, including the said Hesson, Guillet and Smith, afterwards took out their certificates without paying their entrance fee or certificate fee or their semi-annual dues, and they have never paid any semi-annual dues, contrary to the constitution.

They also allowed both the manager-secretary and the general organizer largely to overdraw their accounts, and the said accounts are still largely overdrawn.

And I disallow and dismiss the claim of the said S. R. Hesson, so far as made up of fees for attending meetings of the executive council, and the claims of the said George Guillet and Henry Smith.

31. As to the balance of the claim of S. R. Hesson, I find and report that the grant of a donation of $100.00 to the president was recommended by the fourth clause of the report of the manager-secretary, exhibit 114, presented at a meeting of the executive council held on the 1st day of August, 1893, after the cancellation of the certificate of registration, it being a mere gratuity or donation made when the executive council knew that the association was in fact insolvent, and also after the executive council had good reason to know that their certificate was about to be cancelled by the Registrar of Friendly Societies And I dismiss and disallow that part of the claim of S. R. Hesson.

32. I find and report that the claimants W. M. English, Henry Baker and W. F. W. Findlater were members of the executive council and trustees at the time of the cancellation of the certificate of registry, the said English having been elected a member of the executive council and a trustee on the 25th day of July, 1889, and continued in office until the cancellation of the certificate; the said Henry Baker having been elected a member of the executive council and a trustee on the same day and continued in office until the 8th day of October, 1889, when he resigned his office as trustee and remained out of office until the 31st day of May, 1892, when he was again elected a trustee and continued in office till the cancellation of the certificate; the said W. F. W. Findlater was elected a member of the executive council and a trustee on the 12th day of July, 1892, and continued in office until the cancellation of the certificate.

As members of the executive council the said English, Baker and Findlater had the same duty to perform as is above set forth in respect to the said Hesson, Guillet and Smith, and in addition thereto their duties as trustees are defined in the constitution as follows: The trustees shall have charge of all property of the association, they shall approve and hold the bonds of all officers who are required to give bonds, unless otherwise provided for; they shall invest all funds belonging to the endowment and reserve funds placed in their hands by the association in readily convertible securities, government or municipal, that have a stated or well known value; they shall not at any time loan money on personal security; they shall deposit with the secretary for safe keeping all deeds or securities belonging to the association; they shall collect and deposit in the bank to the credit of its proper fund all money derived from investments, carry out the instructions of the executive council in all things, and promptly report all transactions to the secretary in writing. They were also bound to give a good and sufficient bond to the association in the sum of not less than one thousand dollars each for the faithful performance of their duties, which bond was to be approved of by the executive council and deposited with the secretary.

And I find and report that besides neglecting their duty as executive councillors as above mentioned in connection with the said Hesson, Guillet and Smith, the said trustees neglected their duty in not holding and approving the bonds of the officers of the associ-

ation required to give them; and did not invest the funds placed in their hands in readily convertible securities, government or municipal, that had a stated or well known value, but deposited the same with The Trusts Corporation of Ontario; nor did they give good and sufficient bonds to the association as required by the constitution for the faithful performance of their duties; nor did any of them give bonds except W. M. English, who gave his own personal bond without sureties.

And I dismiss and disallow the claims of the said English, Baker and Findlater.

33. The said claimant, J. A. Robertson, was appointed treasurer of the association on the 25th day of July, 1889, and remained treasurer until the cancellation of the certificate, but after filing his claim for fees attending meetings of the executive council he abandoned same.

34. As for the claims of F. W. Byatt and M. D. Dawson as auditors, I find and report that neither of the said parties ever properly performed his duty as auditor, and the certificates signed by them were untrue, and that they neglected their duties as auditors and are not entitled to receive payment of their accounts. And I dismiss and disallow the claims of the said Byatt and Dawson.

35. As to the claims of E. K. Barnsdale and O. O. Benson, I find and report that both of them are largely indebted to the association, and were so indebted at the date of the cancellation of the certificates, as is more particularly set forth hereafter. And I dismiss and disallow the claims of the said Barnsdale and Benson. The said Benson alone persisting in proving his claim.

36. I find and report that the claim of *The Empire* Printing Co. was against O. O. Benson and not against the association, and that they abandoned the same by not appearing when it came up for adjudication.

37. I have set out in the Schedule No. 4 hereto all claims disallowed by me, and the amounts thereof.

38. Schedule No. 4 above referred to:

S. R. Hesson	$127 00
George Guillet	14 36
Henry Smith	28 00
W. M. English	46 20
Henry Baker	34 00
W. F. W. Findlater	42 60
J. A. Robertson	13 65
Empire Printing Co	17 53
F. W. Byatt	30 00
M. D. Dawson	27 50
E. K. Barnsdale	172 49
O. O. Benson (increased by $6.80 since first filed)	81 92
Total of claims disallowed by me	$635 25

39. Officers' Indebtedness.

I find and report that the said Hesson, Guillet, Smith, English, Baker, Findlater, Robertson, Barnsdale and Benson were indebted to the association at the time of the cancellation of its certificate, and are still indebted in the amounts set out in Schedule No. 5 hereunder, for membership fees and shortage of assessments with interest thereon.

40. Schedule No. 5 above referred to :

S. R. Hesson	$35 05
George Guillet	35 05
Henry Smith	42 47
W. M. English	49 17
Henry Baker	13 87
W. F. W Findlater	7 42
J. A. Robertson	35 05
E. K. Barnsdale	35 05
O. O. Benson	45 13
Total	$298 26

And the several parties above mentioned should be ordered to pay the sums set opposite their names into Court to the credit of the unregistered corporation. as provided by sub-sections 2 and 3 of section 53 of The Insurance Corporations Act.

41. On the 25th day of June, 1891, it was arranged that the manager-secretary should be paid monthly at the rate of twenty per cent. of the full management fund receipts received by the association month by month for his services as manager-secretary, he to hire all office help and pay the same out of the above amount. And I find and report it was the duty of the manager-secretary to attend all the meetings of the association without further payment. I further find and report that on the said 25th day of June, 1891, the association was indebted to the manager-secretary in the sum of $80.00 for money advanced and for attendance at meetings of the executive council, and that the manager-secretary drew out of the funds of the association the sum of $117.00 on the above account, leaving a balance due by the said E. K. Barnsdale of $37.00 on that account.

42. On the 15th day of December, 1890, the association entered into a written agreement under seal with O. O. Benson as general organizer of the association, by which agreement he was bound to devote all his time to the work of the association, and not to undertake any other work whatsoever.

I find and report that at the date of the said agreement the association was indebted to the said Benson for attendance at meetings of the executive council and mileage in the sum of $49.50, and that the said Benson was entitled to no fees for attendance at the meetings of the executive council after the said date, and I find and report that the said Barnsdale as manager-secretary credited the said Benson with his fees for attendance at the meetings of the executive council after the date of the said agreement, and that he paid him the sum of $117.00, leaving a balance due and payable to the association by the said Benson of $67.50 on that account.

43. I further find and report that the said Barnsdale and the said Benson divided between them the sum of $156.00 belonging to the association, derived from certificate fees of the parties who surrendered their certificates and took out new certificates, it being one of the conditions of such surrender that the parties so surrendering should pay one dollar for the new certificate, and the said Barnsdale and Benson are indebted to the association in the sum of $156.00 on that account.

44. I further find and report that by the said argeement between Benson and the association he was to be paid all the entrance fees on all applications taken by him or his agents and accepted by the association, and forty per cent of all management moneys received for expenses at the head office ; the percentage to be on the actual amount deposited from month to month to the credit of the management fund in the bank until the 15th day of December, 1892, and at the rate of thirty-five per cent. from that date to the 15th day of December, 1893.

And I find and report that the said Barnsdale paid the said Benson at the rate of forty per cent. of the management fund from the 15th day of December, 1892, until the cancellation of the certificate, the amount so improperly paid being $149.20, which amount is due and owing from the said Barnsdale and Benson to the said association.

45. I further find and report that by the said agreement the entrance fees became the property of the said Benson, and from that date to the cancelling of the certificate formed no part of the management fund of the association.

46. I find and report that the said Barnsdale overdrew his account for compensation for his services as manager-secretary to the extent of $468.52, and is still indebted to the association in that amount on that account.

47. I have set out in Schedule No. 6 the amount of the indebtedness of the said O. O. Benson and E. K. Barnsdale at the date of the cancellation of the certificate.

48. Schedule No. 6 above referred to :

E. K. Barnsdale, over-payment attendance at meetings of executive council	$37 00
O. O. Benson, over-payment attendance at meetings of executive council	67 50
Benson and Barnsdale, new certificate fees	156 00
Benson and Barnsdale, over-payment of Benson's percentage.	149 20
E. K. Barnsdale, over-drawn commission	468 52
	$878 22

49. By the constitution passed on the 5th day of August, 1889, and confirmed on the 19th day of August, 1889, it was provided that all moneys other than those derived from assessments constitute the general fund of the association to be used to defray the expenses of the association, and that all surplus accruing in this fund, after paying all expenses of management, should be deposited in a contingent reserve fund, at the end of each year, to be used as the exigencies of the association required. And it was further provided that the trustees and managing officers should receive and have full control of the said general fund, and that they must pay all the expenses of management from the said general fund.

Those provisions remained in force until the 6th day of January, 1891, when a new constitution appears to have been passed at a gen ral meeting called for that purpose, but which I find as fact was not passed in accordance with the provisions of the constitution relating to amendments, by which all membership fees and all moneys paid into the association for assessments and fines was to be deposited to the credit of the management fund to be drawn upon only for the working expenses of the association by special transfer cheques specifying the nature of the expenditure and signed by the manager-secretary and treasurer, the trustees and managing officers to pay all the expenses of management from the said fund.

After the last mentioned date the semi-annual dues were added to the assessments making one sum, and twenty per cent. of the increased amount was carried to the credit of the management fund except in the cases of the executive councillors who paid the original assessment, twenty per cent. of which went into the management fund reducing the amount carried to the endowment and reserve fund by that amount, which will be adjusted upon payment in of the sums set out in schedule No. 5.

Endowment and Reserve Funds.

50. By the constitution first above mentioned ninety per cent. of the assessments paid in by certificate holders constituted an endowment fund and ten per cent. a reserve fund. This constitution remained in force until the passage of the second above mentioned constitution when seventy per cent. of the increased assessment payable under that constitution was carried to the endowment fund which could not be drawn upon for any other purpose than to pay maturing coupons and death benefits. And it was further provided that when presented the said coupons should be attached to the official cheque of the association signed by the president, treasurer, manager-secretary and trustees, and countersigned by the coupon holder. The reserve fund consisted of ten per cent. of all

assessments and could not be drawn upon for any other purpose than paying fifth and tenth coupons and could only be transferred into the endowment fund by the associations' special transfer cheque signed by the president, manager-secretary and treasurer.

SURRENDERS.

51. By the said first constitution it was provided by article eight, section two, that the executive council or managing officers, before a coupon matured, might offer the holder thereof in order of maturity double the amount of cash assessments paid in by him for the surrender of his certificate. This was the only provision for surrender contained in the said first constitution, and was not altered or amended in any way by the second above mentioned constitution.

52. On the 15th day of August, 1892, at an alleged adjourned annual meeting, a motion was carried amending article eight, section two, above referred to, to the following effect: That the executive council or managing officers, before a coupon matures, may offer the holder thereof a sum not to exceed ten per cent. per annum compound interest after two years' membership, or fifteen per cent. per annum compound interest after three years' membership, on cash assessments paid in by him (in that term).

53. At a special general meeting held on the 16th day of February, 1893, a constitution was adopted containing the following clause: "The executive council or managing officers, before a coupon matures, may offer the holder thereof a sum not to exceed ten per cent. per annum, compound interest, after two years' membership on cash assessments paid in by him." And it was further provided that members in good standing might surrender their certificates in accordance with article eight, section two.

Up to the passage of the said constitution of the 16th day of February, 1893, which I find as a fact was not passed in accordance with the provisions as to amendments contained in the constitution of the association, there was no provision giving certificate holders the option of surrendering their certificates.

54. I find and report that from the 25th day of October, 1892, to the 12th day of January, 1893, the said executive council and trustees improperly paid out of the endowment fund to eight certificate holders the sum of $715.30, being the whole amount, including entrance fees, paid in by the said certificate holders with ten per cent. compound interest added, although twenty per cent. of the said amounts paid in together with the entrance fees were placed in the management fund, and had been expended in carrying on the affairs of the association.

From the 8th to the 13th day of March, 1893, the said executive council and trustees paid the sum of $288.21 to three certificate holders, being eighty per cent. of the assessments paid in and the entrance fees together with four per cent. compound interest.

And from the said 13th day of March, 1893, to the cancellation of the certificate the executive council and trustees paid the sum of $16,228.57 to one hundred and fifty seven certificate holders (including the sum of $843.96 to infants under the age of fifteen years already referred to and set out in schedule No. 7 hereto) being the full amount of moneys paid in by the said certificate holders, excluding entrance fees, together with compound interest at from four to fourteen per cent.

55. I find that the said several sums were greatly in excess of the sums to which the said certificate holders were entitled at the date of the said surrenders.

56. That by the constitution it was provided that the said constitution could only be amended by a two-third majority vote at an annual meeting, thirty days' notice of such amendment having been given to the secretary before the said annual meeting.

57. And I find and report that the said several amendments to the constitution were not passed in accordance with the said provision, but at special general meetings of the said association.

58. On the 20th day of December, 1893, having previously discovered from the evidence and from the books and papers in my office that the sum of $843.96 had been paid out to infants, or representatives of infants, under fifteen years of age, whose re-

tificates were still apparently in full force, I communicated with the Official Guardian, and on the 22nd day of December I appointed the Official Guardian, for the infants, to represent them on the reference and thereafter the said infants were represented by the same counsel as the Registrar of Friendly Societies, and he attended on their behalf during the remainder of the reference.

59. Schedule No. 7 referred to in paragraph 54.

NAME.	Age at Payment.	Amount.	To Whom Paid.
		$ c.	
Beatrice A. Fender..	14	163 67	Beatrice A. Fender.
Fred G. Alexander..	12	68 57	Fred G. Alexander.
Wm. A. Kilpatrick..	6	145 86	W. J. Kilpatrick.
Eli Croft Gear..	11	63 75	Eli C. Gear.
James M. Learn..	10	141 44	James M. Learn.
Jennie B. Fulton..	4	141 44	Robert Fulton.
Ida J. Marshall..	13	53 11	Ida J. Marshall.
George E. Kerr..	7	34 32	George E. Kerr.
Hazel Cameron..	11	31 79	Hazel Cameron.
Total..		$843 96	

60. On the 28th day of September, 1891, one William Elliott, holder of certificate No. 0084 of the said association, by an instrument in writing assigned his interest in said certificate to W. M. English, subject to the consent of the board of directors of the said association; and on the 30th day of September, 1891, by letter of that date addressed to E. K. Barnsdale, manager-secretary of said association, directed the said manager-secretary to change the name of the beneficiary in said certificate No. 0084 from Sarah Elliott, his wife, to W. M. English, to whom his interest had been assigned.

On the 22nd day of September, 1891, the assessments on the said certificate No. 0084 were in arrear and unpaid from the 29th day of November, 1890, until the said day, when a part of the arrears, amounting to the sum of $21.00, appears by the books to have been paid by the said Elliott, and on the 12th day of October, 1891, the said W. M. English appears by said books to have paid $28.00, being the balance of the assessments up to that date, but neither the said English nor the said Elliott paid any fines or interest.

At the date of the said assignment the said English was a member of the executive council or board of directors of the said association and also a trustee of said association. By the constitution the said certificate lapsed as soon as any assessment was in arrear and unpaid for thirty days after the first day of the month in which such assessment became payable, the member of the association standing suspended by his own default without any action of the said association, and it was further provided that such member could only be reinstated within sixty days thereafter by paying double the amount of all dues and assessments in arrears.

61. And I find and report that the said certificate of the said Elliott had lapsed at the time of the said assignment and that no steps were taken to revive the same in accordance with above provisions. And I find no record of the approval of said assignment by the executive council recorded in the books of the said association.

62. That the executive councillors made payments upon their own certificates in the manner set out in the report of the receivers hereto attached marked with the letter "A," and according to the constitution the said several certificates appeared to have repeatedly lapsed, and no fines were ever paid in accordance with the constitution to reinstate the said certificates, but the said certificates were treated by the said executive council as being in full force at the cancellation of the registration.

63. And I make this report in order that the matters reported upon therein may be disposed of by the Court in order that the funds of the said association may be distributed and the matter wound up.

All which having been proved to my satisfaction by proper and sufficient evidence, I respectfully certify and submit to this Honorable Court.

JOHN E. HARDING,
Master at Stratford.

Dated this 28th day of February, A.D. 1894.

This is the Report of Receivers marked with the letter "A" referred to in paragraph No. 62 of my report hereto attached.

JOHN E. HARDING,
Master at Stratford.

THE INSURANCE CORPORATIONS ACT, 1892.

IN THE HIGH COURT OF JUSTICE—CHANCERY DIVISION.

In the matter of the Dominion Provident Benevolent and Endowment Association, an unregistered insurance corporation.

We beg to report that the books of the association show that the members of the Executive Council made the payments on their certificates as set out below.

Coupons start from the 1st September.

E. K. BARNSDALE'S CERTIFICATE, No. 41.

Date.	Amount.
1889	
October 5	$ 6 00
November 13	3 00
December 3	3 00
1890	
February 14	6 00
June 21	12 00
August 1	3 00
September 4	3 00
October 6	3 00
December 27	6 00
" 31	12 00
1891	
August 15	3 00
September 9	9 00
" 11	3 00
October 12	3 00
November 9	3 00
December 11	3 00
1892	
January 11	$ 3 00
February 10	3 00
March 9	3 00
April 11	3 00
May 10	6 00
July 9	6 00
September 10	6 00
October 10	3 00
November 11	6 00
1893	
January 11	3 00
February 9	6 00
March 10	3 00
April 11	3 00
May 12	3 00
June 18	6 00
August 2	3 00
Total paid	$147 00

E. K. Barnsdale's Certificate, No. 55.

1889	
October 5	$ 4 68
November 13	2 34
December 3	2 34
Total paid	$ 9 34

J. A. Robertson's Certificate, No. 47.

1889	
December 3	$ 12 00
1890	
June 21	18 00
September 25	9 00
1891	
February 28	15 00
August 15	3 00
September 5	15 00
" 11	3 00
October 12	3 00
November 9	3 00
December 11	3 00
1892	
January 11	3 00
February 10	3 00
March 9	3 00
April 11	3 00
May 10	3 00
1892	
June 10	$ 3 00
July 9	3 00
August 10	3 00
September 10	3 00
October 10	6 00
November 11	3 00
December 10	3 00
1893	
January 11	3 00
February 9	6 00
March 10	3 00
April 11	3 00
May 12	3 00
June 13	6 00
Total paid	$147 00

Walter M. English's Certificate, No. 42.

1889	
November 11	$ 9 00
December 6	3 00
1890	
February 12	3 00
March 11	3 00
May 1	3 00
" 9	3 00
June 7	3 00
July 4	3 00
" 7 for January	3 00
August 11	3 00
September 9	3 00
October 9	3 00
November 12	3 00
December 10	3 00
1891	
January 12	3 00
February 11	3 00
March 11	3 00
April 8	3 00
May 9	3 00
June 10	3 00
July 10	3 00
August 10	3 00
" 15	6 00
1891	
November 9	$ 3 00
December 11	3 00
1892	
January 11	3 00
February 10	3 00
March 9	3 00
April 11	3 00
May 10	3 00
June 10	3 00
July 9	3 00
August 10	3 00
September 10	3 00
October 10	6 00
November 11	3 00
December 10	3 00
1893	
January 11	3 00
February 9	6 00
March 10	6 00
May 12	3 00
June 13	6 00
July 12	3 00
Total paid	$150 00

Walter M. English's Certificate, No. 623.

1891	
September 11	$ 11 00
November 9	3 00
December 11	3 00
1892	
January 11	3 00
February 10	3 00
March 9	3 00
April 11	3 00
May 11	3 00
June 1	3 00
July 5	3 00
August 15	3 00
September 9	3 00
October 8	$ 6 00
November 14	3 00
December 10	3 00
1893	
January 11	3 00
February 11	6 00
March 10	3 00
April 11	3 00
May 13	3 00
June 10	6 00
July 12	3 00
Total paid	$ 83 00

HENRY SMITH'S CERTIFICATE, No. 48.

1889		1892	
November 8	$ 9 00	June 10	$ 3 00
December 6	3 00	July 9	3 00
1890		August 10	3 00
January 10	3 00	September 10	3 00
June 1	12 00	October 10	6 00
July 7	3 00	November 11	3 00
1891		December 10	3 00
January 6	18 00	1893	
August 15	6 00	January 11	3 00
September 11	6 00	February 9	6 00
October 12	6 00	March 10	3 00
November 9	6 00	April 11	3 00
" 30	9 00	May 12	3 00
December 11	6 00	June 13	6 00
1892		July 18	3 00
January 11	6 00		
April 11	6 00	Total paid	$150 00

HENRY SMITH'S CERTIFICATE, No. 844—COUPON 1ST SEPTEMBER.

1892		1893	
September 15	$ 8 00	July 18	$12 00
1893			
January 20	12 00	Total paid	$ 44 0
April 21	12 00		

O. O. BENSON'S CERTIFICATE, No. 44—COUPON 1ST SEPTEMBER.

1889		1892	
November 15	$ 9 00	February 10	$ 3 00
December 6	3 00	March 9	3 00
1890		April 11	3 00
March 11	3 00	May 10	3 00
July 7	6 00	" 10	3 00
1891		July 9	3 00
March 9	3 00	August 10	3 00
" 20	9 00	September 10	3 00
April 20	6 00	October 10	6 00
June 1	6 00	November 11	3 00
" 24	6 00	December 10	3 00
August 15	3 00	1893	
September 11	3 00	January 11	3 00
" 15	3 00	February 9	6 00
October 12	3 00	March 10	3 00
" 15	3 00	April 11	3 00
November 9	3 00	May 12	3 00
" 16, for January, 1890	3 00	June 13	6 00
December 11	3 00		
1892		Total paid	$141 00
January 11	3 00		
" 20, for February, 1890	3 00		

O. O. BENSON'S CERTIFICATE, No. 716—COUPON 1ST FEBRUARY.

1892		1893	
February 15	$ 3 89	January 16	$0 64
March 15	0 89	February 15	1 28
April 14	0 89	March 15	0 64
May 16	0 89	April 14	0 64
June 15	0 89	May 15	0 64
July 15	0 89	June 15	1 28
August 15	0 89		
September 15	0 89	Total paid	$15 80
December 15	0 56		

O. O. BENSON'S CERTIFICATE, No. 842—COUPON 1ST SEPTEMBER.

1892		1893	
September 15	$ 8 00	February 15	6 00
October 14	3 00	March 10	3 00
November 15	3 00	April 11	3 00
December 10	3 00	May 15	3 00
1893		June 15	6 00
January 11	3 00		
		Total paid	$ 41 00

W. F. W. Findlater's Certificate, No. 180—from Date of Appointment on Executive Council.

1892		1893	
August 17	$ 3 00	February 9	$ 6 00
September 19	3 30	March 10	6 00
October 10	6 00	May 12	3 00
November 11	3 00	June 13	6 00
December 10	3 00	July 12	3 00
1893			
January 11	3 00	Total paid	$ 45 30

S. R. Hesson's Certificate No. 43—Coupon 1st September.

1889		1892	
October 4	$ 6 00	January 11	3 00
November 12	3 00	February 10	3 00
December 5	3 00	March 9	3 00
1890		April 11	3 00
January 9	6 00	May 10	6 00
May 1	6 00	July 9	6 00
June 13	6 00	September 10	6 00
August 11	6 00	October 10	3 00
September 19	3 00	November 11	6 00
November 25	6 00	1893	
1891		January 11	6 00
January 17	6 00	February 9	3 00
March 31	6 00	March 10	3 00
July 8	9 00	April 11	3 00
August 15	3 00	May 12	3 00
August 31	3 00	June 13	6 00
September 11	3 00		
October 12	3 00	Total paid	$147 00
November 9	3 00		
December 11	3 00		

Henry Baker's Certificate, No. 45—Coupon 1st September.

1889		1891	
October 7	$ 6 00	November 7	9 00
November 15	3 00	" 9	3 00
December 16	3 00	December 11	3 00
1890		1892	
January 15	3 00	January 11	3 00
February 15	3 00	February 10	3 00
March 11	3 00	March 9	3 00
April 12	3 00	June 11	13 50
May 15	3 00	July 10	3 00
June 16	3 00	September 1	6 00
August 1	6 00	October 10	6 00
October 15	6 00	November 11	3 00
November 19	3 00	December 10	3 00
1891		1893	
January 8	6 00	January 11	3 00
February 24	3 00	February 9	6 00
March 12	3 00	March 10	3 00
May 5	6 00	April 11	3 00
June 18	3 00	May 12	3 00
July 15	6 00	June 13	6 00
August 15	3 00		
September 11	3 00	Total paid	$163 50
October 12	3 00		

James Hodd's Certificate, No. 87—During Period in Executive Council.

1890.		1892.	
October 15	$9 00	January 11	$3 00
1891.		February 10	3 00
February 11	15 00	March 9	3 00
August 15	3 00	April 12	3 00
August 31	15 00	June 7	6 00
September 11	3 00	July 14	3 00
October 12	3 00		
November 9	3 00	Total paid	$72 00
December 11	3 00		

GEORGE GUILLETT'S CERTIFICATE, No. 81—COUPON 1st SEPTEMBER.

1889.	
November 8	$9 00
December 12	3 00
1890.	
January 9	3 00
February 8	3 00
March 11	3 00
May 9	3 00
June 10	3 00
July 7	3 00
July 10	3 00
August 12	3 00
September 13	3 00
October 13	3 00
November 11	3 00
December 15	3 00
1891.	
January 13	3 00
February 26	3 00
March 12	3 00
April 13	3 00
May 15	3 00
June 15	3 00
July 13	3 00
1891.	
August 15	$6 00
August 15	3 00
September 11	6 00
December 11	3 00
1892.	
February 10	6 00
March 9	6 00
June 10	3 00
July 9	3 00
August 10	3 00
September 10	3 00
October 10	6 00
November 11	3 00
December 10	3 00
1893.	
January 11	3 00
February 9	6 00
March 10	3 00
April 11	3 00
May 12	3 00
June 13	6 00
Total paid	$147 00

M. C. MODERWELL,
J. A. MACFADDEN,
Receivers.

STRATFORD,
February 17th, 1894.

RE DOMINION PROVIDENT BENEVOLENT AND ENDOWMENT ASSOCIATION—IN APPEAL FROM THE REPORT OF THE MASTER AT STRATFORD.

JUDGMENT OF ARMOUR, C. J. (AUG. 29th, 1894).

The question raised upon the appeal in this matter of the power of the Local Legislature to confer upon the Master the powers conferred upon him by the Insurance Corporations Act, 1892, was disposed of by me upon the argument against the appellant's contention.

The principal other question raised by the appeal involved the question of the jurisdiction of the Master, under the powers so conferred to adjudicate as he did in his report made herein. And as to this question, I am of the opinion that the Master exceeded his jurisdiction.

The Master had power to "settle schedules of creditors," and this implied the power to adjudicate upon the claims of creditors, in order to ascertain whether they ought to appear as creditors in the schedules so settled, but I do not think he was empowered to adjudicate upon the question, whether they had been guilty of such neglect of duty, as deprived them of their right to claim as creditors, nor do I think that he was empowered to adjudicate upon the right of Hesson, to the grant made to him of $100.

The Master had also power to "settle the schedules of contributories," but I do not think that the persons adjudicated by the Master to be liable to pay, were "contributories" in the sense of that term as used in the Statute, *Re* Central Bank, Yorke's Case, 15 Ont., 625.

But whether they could be held to come within that term or not, I do not think that the Master was empowered to adjudicate upon the question, whether they had been guilty of such a breach of duty as made them liable for any loss, by reason of their breach of duty.

I do not think that he had power to adjudicate upon any matter, which involved the determination of the question, whether the appellants, as officers of the Corporation had been guilty of a breach of their duty as such officers. I think that all such matters could only be determined in an action brought in respect of such matters.

Nor do I think that he had the power to adjudicate upon the question of the indebtedness of the officers of the Corporation to the Corporation, under the circumstances under which it is alleged that such indebtedness arose; nor as to the liability of any such officers for any such alleged indebtedness, as was held to have arisen under the circumstances appearing in the evidence.

In the result my judgment is, that clauses 19, 20 and 21 of the report cannot be interfered with, but that all other clauses of the report imposing any liability upon the appellants or any of them by reason of any neglect or breach of duty of them, or any of them, or holding them liable for any alleged indebtedness, were beyond the powers of the Master, and that such liability and indebtedness could only be established in an action brought for that purpose.

Such an action the Master has power to direct the bringing of, under the power conferred upon him to "direct the realization of assets."

I refer as to the limitation of the powers of the Master to Bickford *v.* Grand Junction, I. S. C. R. 696; McDougall *v.* Lindsay, 10 Pr. Reps., 247.

The proper course for me, therefore, will be to stay all proceedings upon the report except upon clauses 19, 20 and 21, as if the motion had been for prohibition.

The Master was within his powers in taking the examination of the witnesses in order to ascertain the assets of the Corporation, and only exceeded his powers when he came to adjudicate upon the evidence.

No objection was taken before the Master as to his jurisdiction to adjudicate as he did, and was first taken in the notice of appeal.

The appellants will have no costs, but the infants receivers and certificate holders will have their costs out of the estate.

Re Canadian Relief Society—Reid, Patterson, and Jackson Cases.

Before the Master in Ordinary.

Judgment:

17th November, 1894.

The certificate of insurance in these cases provides that the certificate-holder shall be entitled to certain benefits from the society, upon the condition (amongst others) that he pay all assessments within 28 days from the date of issuing, which has lately been altered to a month by the rules.

Each certificate-holder appears to have signed an acceptance of the certificate, with the conditions specified thereon, as well as those contained in the constitution of the society as then in force, or as might be amended or altered by the members of the society in annual session assembled.

By the rules now in force forfeiture or suspension of membership arises on failure to pay the monthly assessment or beneficiary dues or general dues on or before the first day of the month following that in which the assessment and fees are due and payable (General Laws, Art. II., s. 10, p. 8; Beneficiary Laws, Art. I., s. 4a, p. 30, Art. II., s. 3a, p. 36). But in each rule there is expressed or implied a condition by which a member in default may be reinstated within three months on payment of all that may be due, together with a fine of 25 cents. And there is a special provision as to reinstatement after forfeiture or suspension on notice and after payment in ss. 39 and 40 of the Insurance Corporations Act, 1892 (55 Vic., c. 39).

Whether the expression "forfeit membership" in the first cited rule (p. 8) is to receive the same construction as suspension from membership found in the later rules (pp. 30 and 36) it is not necessary to consider, as that question must be reserved for the tribunal which has to determine the *quantum* of the liability of each member. The jurisdiction given by the 56th section of the Act only authorizes the Master to settle a schedule of contributories, and to direct the Receiver as to the realization of the assets of an insolvent society; and from the construction given to that section by Armour, C. J., in *Re Dominion Provident, Benevolent, and Endowment Association* it is clear that the amount of the liability of members and contributories must be determined by action in another tribunal All I have jurisdiction to determine is who are to appear in the schedule as members and contributories, and it may be that my decision is liable to review in any Division Court in which any such action may be brought.

The 39th section of the Act provides that "the liabilities of any member of a friendly society under his contract shall at any date be limited to the assessments, fees, and dues of which at that date notice has been actually given by the society."

There is some indefiniteness in the term "at any date" in this section; but I think its construction must depend upon the controlling word "member," and that it should be held to mean "at any date during his membership." This necessitates, I think, that a similar construction should be given to the subsequent words "at that date," which I think also implies "during his membership." The courts in the United States have

held that the members of these friendly societies are under no contract or obligation to pay fees or assessments in respect of insurances or claims accruing due after their membership had ceased either by forfeiture or resignation.

Taking the rules and the contract set out in these certificates, I think it is reasonable to hold that the issuance to, and acceptance by, a member of his certificate is a consideration for his contract to pay assessments, fees, and dues properly chargeable against him during the time he continues to be a member of the society.

During the period allowed for the payment of such fees and dues, I think the membership continues, and with it the liability. Whether, after the expiration of the month given by the rules, there is a cessation or forfeiture of membership, or what is tantamount to a withdrawal or resignation, or whether the liability continues for the period during which the certificate-holder is "suspended," or in what way such liability is affected by the provisions as to forfeiture or suspension in s. 40 of the Act, it is not, as I have held, necessary for me to determine. Until each certificate-holder has ceased to be a "member" according to the terms of his contract with the society—until his withdrawal is complete in law—he remains liable to pay the prescribed fees and dues which may be required to enable the society to discharge in whole or in part its obligation for the insurances or losses which have accrued due during the period of his membership.

The schedule of contributories will therefore contain the names of all those members who have not withdrawn or resigned their membership according to the procedure prescribed by the rules of the society and the statute.

FRIENDLY SOCIETIES.

[Memorandum by Registrar of Friendly Societies.]

TABULATION OF EXPERIENCE AND REVISION OF RATES.

I.—Ancient Order of Foresters—Subsidiary High Court of Canada.

A.—Sickness and Funeral Benefits.

The lodges of the society contract to pay the following benefits to their members (Appendix to H. C. M. Report, 1893, p. 2):

"Sickness allowances for the whole of life $4.00 per week for twelve months during sickness and $2 per week for the second twelve months and the remainder of the sickness. Death benefit of $100 at death of member and $50 at death of member's wife, together with medical attendance on member. The full benefits are secured after twelve months' membership, and half after six months."

In order to determine the question whether the rates charged for these benefits were such as to ensure the stability and permanence of the system, Mr. Williams, the Permanent Secretary of the society, collected its whole experience, and the society submitted this material for actuarial advice to Mr. L. G. Fouse, of Philadelphia. As the question deeply concerns many other societies contracting to pay like benefits to their members, I extract from Mr. Fouse's report those results which are of general interest (Appendix to H. C. M. Report, 1893, pp. 7 *et seq.*) Mr. Fouse recommends that the contributions to the mortality fund, including the funeral rates be graded according to age, and that the following net mortality and sickness rates be adopted:

MONTHLY CONTRIBUTIONS.

(*Mr. Fouse's Table, with his explanations*).

Ages (inclusive).	Sickness.	Mortality.	Total.	Ages (inclusive).	Sickness.	Mortality.	Total.
18-20	53	.20	.73	48-49	1.24	.42	1.66
21-23	.55	.20	.75	50	1.34	.44	1.78
24-26	.57	.20	.77	51	1.40	.47	1.87
27-29	.61	.21	.82	52	1.47	.49	1.96
30-32	.67	.23	.90	53	1.54	.51	2.05
33-35	.75	.25	1.00	54	1.61	.53	2.14
36-37	.79	.27	1.06	55	1.69	.55	2.24
38-39	.84	.29	1.13	56	1.77	.58	2.35
40-41	.90	.31	1.21	57	1.87	.61	2.48
42-43	.97	.33	1.30	58	1.97	.64	2.61
44-45	1.05	.36	1.41	59	2.07	.67	2.74
46-47	1.14	.39	1.53	60	2.18	.70	2.88

In addition to the foregoing rates is the usual 3c. per month constant at all ages for contingencies. The entrance fee is also exigible.

"So far as the past experience of the Subsidiary High Court of Canada is concerned, the sickness premium rate has been sufficient to pay the sick and burial benefits, and probably will be sufficient in the future; but just as the actual sickness experience in the one year of 1890 exceeded the expected sickness, so a time may come when the average actual experience will be more than 80 per cent. of the expected. A small surplus is always better than a large deficiency.

"If the contributions to the sick fund be relieved from the payment of funeral benefits, then I am certain, on the basis of past sickness experience, that the premiums previously charged for sickness are ample; but as already intimated, the graduation can be materially improved, and I, therefore, revised the monthly contributions for sickness. For the purposes of valuation, it is more convenient to have the funeral benefits included with the mortuary fund benefits than to have them included in the sick fund benefits as heretofore. It being assumed that the wife is the same age as the member, the mortuary benefit is valued at $150, instead of $100, $50 being valued on the survivorship basis. The convenience in valuation is, however, only a minor reason for affecting the change. The principal reason is, that a deficit exists in the mortuary fund, and, a change being necessary to cure the same, it is well, as an additional precaution, to guard against a deficiency in the sick fund by relieving it from the payment of the burial benefits. To this end I included in the graded mortuary rates the funeral benefit to be paid upon the death of the wife.

"It will be noticed that the table of monthly contributions is extended to age 60, and if the persons are admitted to membership above the age of 45, they should be required to pay a rate in proportion to the risk they entail upon the Order."

B--LIFE INSURANCE CERTIFICATES ("BENEFICIARY FUND.")

The society also submitted for the actuary's advice its table of rates for an insurance of $1,000 payable at death. On this important question, which concerns all friendly societies undertaking life insurance, Mr. Fouse reported as follows:

"If the rates given in Rule 4, page 8, High Court Meeting Reports, and page 51,

General Laws, 1891, are intended to remain stationary through life, then they are decidedly insufficient. If the rate be according to attained age, that is, changing every year, then they are approximately sufficient up to age 45, but of course must continue to increase with the advancing age of the member. I do not believe that the Subsidiary High Court could do better than adopt Neison's net rate, which I enclose herewith, based on $1,000 insurance. The first column is the natural rate or premium which must change with age. The last column is the level rate, which remains uniform through life."

TABLE OF NET MONTHLY RATES FOR DEATH BENEFITS OF $1,000.

(Expenses not Included.)

Age.	(1) Natural premium rates. Neison's experience.	(2) Rates charged by Canadian Branch A. O. F.	(3) Level premium rate, Neison's at 4 °/₀ without secession (lapses.)
18	.60	.70	$1.12
19	.61	.71	1.15
20	.61	.72	1.18
21	.61	.73	1.22
22	.61	.74	1.25
23	.62	.75	1.28
24	.62	.76	1.32
25	.62	.77	1.36
26	.62	.78	1.40
27	.62	.79	1.45
28	.63	.80	1.50
29	.65	.81	1.55
30	.67	.82	1.60
31	.70	.83	1.66
32	.74	.84	1.72
33	.77	.85	1.78
34	.81	.86	1.84
35	.85	.88	1.90
36	.88	.90	1.97
37	.91	.92	2.04
38	.94	.94	2.12
39	.97	.96	2.20
40	1.01	.98	2.28
41	1.04	1.00	2.37
42	1.08	1.02	2.47
43	1.13	1.04	2.57
44	1.19	1.07	2.67
45	1.26	.....	2.77
46	1.33	.....	2.89
47	1.39	.....	3.00
48	1.44	.....	3.12
49	1.50	.....	3.27
50	1.56	.....	3.43
51	1.64	.....	3.58
52	1.75	.....	3.74
53	1.89	.....	3.92
54	2.04	.....	4.10
55	2.19	.....	4.29
56	2.34	.....	4.49
57	2.45	.....	4.71
58	2.56	.....	4.94
59	2.67	.....	5.18
60	2.81	.....	5.45

In the foregoing table of Mr. Neison, lapses or "secessions" are not taken into account. If these were considered then Mr. Neison's figures would, according to Mr. Fouse's approximations (Proceedings of the Association of Underwriters of the U. S., 1885, p. 116), be reduced to the following net rates:

TABLE OF MONTHLY PAYMENTS FOR $1,000 INSURANCE.

(Lapses allowed for, but no allowance for expenses of management.)

Age.	Monthly Payment.
20	$ .87
21	.89
22	.91
23	.94
24	.96
25	.99
26	1.01
27	1.04
28	1.07
29	1.10
30	1.11
31	1.17
32	1.21
33	1.25
34	1.29
35	1.33
36	1.38
37	1.43
38	1.48
39	1.53
40	1.59
41	1.65
42	1.71
43	1.78
44	1.87

II.—CANADIAN FRATERNAL ASSOCIATION.

This association of friendly societies at its session in 1893, with a view to promoting uniform medical examinations, and uniform rates of insurance, appointed committees to deal with those two questions respectively. At the annual session held in Toronto, March 22nd, 1894, the medical committee consisting of Doctors B. E. McKenzie, J. S. King and A. D. Watson, reported forms of medical examination and statistical report; the insurance committee (Messrs. A. J. Pattison, W. Williams, and W. W. Buchanan) reported tables of sick benefit rates and of level premium monthly rates for $1,000 insurance payable at death. These latter rates the committee derived from the rates in Mr. Neison's table above given by deducting therefrom 33 per cent. for the effect of lapses. This, for a *permanent* rate, is, I fear, below the standard of safety, though it would be a great advance upon the financing heretofore in vogue in many of the societies. So long as the death rate is still very low, the managing officers of friendly societies have very great difficulty in rousing the members to a sense of the approaching disaster. They resent being roused from their sleep upon the track, because the express "is still miles away?"

III.—SONS OF SCOTLAND.

In this society Dr. John Ferguson has been doing the members good service by placing before them in a practical way the seriousness of this question of rates. In laying before the society a revised table (Proceedings 17th August, 1894, pp. 28, *et seq.*) which certainly does not lie on the side of excess, Dr. Ferguson says: "It is to be sincerely hoped that no member will object to the rates because their adoption for the time being increases the amount of his contributions. I can assure all that the rates are not too high. They have been calculated on the assumption that four and a half per cent. will be realized on all moneys in the hands of the executive. This rate may come down; and in that event, the charges on the members may then have to be increased very slightly.

"On the other hand, when you call to mind the fact that in the Ancient Order of Foresters for Britain, now an old society, the death rate is over 12 per thousand on 379,000 lives; in the Manchester Unity of Oddfellows in Britain, the death rate is nearly 13 per thousand on over 300,000 lives; in the American societies, making sworn statements, the death rate is nearly 13 per thousand on 949,000 lives exposed; and in 31 life offices with 1,000,000 lives at risk the rate is 15 per 1,000, it is quite clear that our death rate will in time come to the same; and when it does, we will not be able to retain our young members, nor to secure young additions to the order. Then will be experienced an ever increasing death rate with an ever decreasing entrance of young members. Ruin is then inevitable. Let us therefore rise to the true ideal of honor and wisdom, and follow the paths that have been mapped out for us by experience and science. Let us do right in the matter of the rates."

IV.—Independent Order of Oddfellows.

In this old and prosperous society the insurance is limited to lodge benefits in the way of sickness, funeral and widows' allowances. Even here, however, the strain increasing with the age of the lodge is distinctly perceptible. Mr. J. B. King, Grand Secretary, in his report to the Grand Master (February 19th. 1894), has published an interesting and valuable table which I here subjoin with Mr. King's explanations:

Independent Order of Oddfellows.

Table prepared by Mr. J. B. King, Grand Secretary, (with Mr. King's explanations.)

"The following statistics of the year 1893 gives a resume of the sick benefit feature of the Order in Ontario, and shows clearly the increasing ratio of sickness and death, and corresponding increase in cost, as lodges and members grow older.

"The average age of the 145 brothers deceased was 43 years, 4 months. The ages of the sick have not been as fully returned as they should have been, therefore the averages cannot be given until the information asked for has been received."

Lodges in groups of 24.	Members.	Brothers sick.	Average duration of sickness. Weeks.	Days.	Ratio.	Weeks sickness.	Average sickness per member. Days.	Hours.	Sick benefits, nursing and surgeon	Cost per member.	Brothers died.	Ratio.	Average age. Years.	Months.
									$ c.	$ c.				
9 to 51	3,730	705	5	6	1 in 5.29	4,157¾	7	19	14,225 30	3 81	33	1 in 113.1	46	8
52 „ 76	2,814	441	4	6	1 „ 6.36	2,172	5	9	8,199 20	2 91	22	1 „ 128.	46	3
77 „ 102	2,184	342	4	6	1 „ 6.24	1,686⅛	5	9	5,682 02	2 60	18	1 „ 121.3	45	5
103 „ 129	2,508	459	3	3	1 „ 5.46	1,574⅜	4	8	6,181 65	2 46	16	1 „ 156.7	40	10
130 „ 156	1,555	231	4	2	1 „ 6.81	1,004⅜	4	8	3,433 86	2 20	14	1 „ 111.1	44	1
157 „ 184	1,521	202	4	2	1 „ 7.54	874¼	4	0½	2,752 10	1 80	8	1 „ 190.	48	9
185 „ 215	1,400	208	4	5	1 „ 6.74	988⅛	4	20	3,769 44	2 68	8	1 „ 175.3	45	6
216 „ 242	1,681	235	4	0½	1 „ 6.90	954¼	3	23	3,349 86	1 99	12	1 „ 140.	38	....
243 „ 266	1,357	148	3	5	1 „ 5.12	547¾	2	19	2,153 94	1 58	5	1 „ 271.	31	....
267 „ 290	1,329	147	3	0¼	1 „ 9.00	444⅝	2	8	1,978 13	1 48	7	1 „ 189.8	31	9
291 „ 301	491	55	2	3¾	1 „ 8.90	136⅜	1	22	456 51	93	2	1 „ 245.5	25	6
	20,570	3,173	4	4½	1 in 6.48	14,541⅜	4	22¾	52,182 01	2 53	145	1 in 141.86	43	4

V.—Order of Canadian Home Circles.

Mr. A. J. Pattison, the late Supreme Secretary of this Order, presented at the Session held at Toronto, in March, 1894, a series of most instructive tables showing the experience of the Order during the nine years ending 1893.

The Insurance Certificates of this Order undertake not only to pay a stated sum at death but also to pay half that sum when the assured reaches his expectancy. It is idle to say that with this endowment feature grafted on the life insurance certificate the same provision will suffice for paying the liabilities of the society. If municipality A issued $200,000 of debentures maturing at 40 years, and municipality B issued $200,000 of debentures such that half of each debenture would become payable in 30 years, and the remaining half 10 years thereafter, no well-informed person would say that an annual sinking fund assessment barely adequate to discharge the debentures of A would suffice to discharge the debentures of B. In the case of life insurance certificates the difference is very much greater; for here we are dealing, not with a liability certain, (as in debentures,) but with a contingent liability, which may, through the default of the certificate-holder, never become an actual liability at all. During the period of 5, 10 or 15 years, by which the certificate holder may outlive his expectancy, he may, by neglect or otherwise, lapse his certificate so that if the certificate was payable only at death no liability whatever would fall upon the society in respect of that certificate.

In a report (January 2nd, 1894), accompanying his tables Mr. Pattison shows (p. 5) by the statistics of an older society that if this endowment feature were grafted on the life insurance certificates of that society in the same way as is done in the Home Circles the actual liabilities in 1892 would have been increased by $1,327,000.

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following Indexes comprise all insurance corporations or companies standing registered at the 26th November, 1894; and the Schedule of Agents comprises all agents of Life and Accident Insurance Corporations or Companies standing registered at the 5th November, 1894.

PAGE 3.—Index A: Dominion Licensees, standing registered at the 26th November, 1894, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 8.—Index B: Provincial Licensees standing registered at the 26th November, 1894, being insurance corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 12.—Index C: Friendly Societies, standing registered at the 26th November, 1894, being Societies registered by the Province of Ontario for the transaction of insurance therein.

PAGE 15.—Index D: Schedule of Agents of Life and Accident Insurance Companies standing registered at the 5th November, 1894.

J. HOWARD HUNTER,
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A: Dominion Licensees standing registered at 26th November, 1894.

Report page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins, 1894.	Registry ends, 1895.
A 45	Accident Insurance Company of North America	380	Accident Insurance	May 1	April 30
A 65	Ætna Insurance Company of Hartford, Conn	349	Fire and Inland Marine	"	" 30
A 5	Ætna Life Insurance Company of Hartford, Conn	387	Life Insurance	"	" 30
A 72	Agricultural Insurance Company	400	Fire and Cyclone or Tornado Insurance	"	" 30
A 3	Alliance Assurance Company	356	Fire Insurance	"	" 30
A 68	American Surety Company of New York	382	Guarantee Insurance	"	" 30
A 24	Atlas Assurance Company	376	Fire Insurance	"	" 30
A 54	Boiler Inspection and Insurance Company of Canada	328	Steam Boiler Insurance	"	" 30
A 76	British Empire Mutual Life Assurance Company	408	Life Insurance	"	" 30
A 28	British America Assurance Company, Toronto	384	Fire and Inland Marine Insurance	"	" 30
A 84	British and Foreign Marine Insurance Company (Limited)	396	Ocean and Inland Marine Insurance	"	" 30
A 29	Caledonian Insurance Company	360	Fire Insurance	"	" 30
A 74	Canada Accident Assurance Company	401	Accident Insurance	"	" 30
A 4	Canada Life Assurance Company, Hamilton	409	Life Insurance	"	" 30
A 83	Canadian and European Export Credit System Company	352	Insuring Wholesale Dealers, Jobbers and Manufacturers against excess losses by reason of bad debts	"	" 30
A 80	Canadian Order of the Woodmen of the World	372	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation	"	" 30
A 49	Commercial Travellers' Mutual Benefit Society	327	Life Insurance on the Assessment Plan	"	" 30
A 7	Commercial Union Assurance Company (Limited)	350	Fire, Ocean, Inland Marine and Life Insurance	"	" 30
A 8	Confederation Life Association of Canada	325	Life Insurance	"	" 30
A 61	Connecticut Fire Insurance Company of Hartford, Conn	398	Fire Insurance	"	" 30

INDEX A: Dominion Licensees, etc. —*Continued.*

Report page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins, 1894.	Registry ends, 1895.
A 53	Covenant Mutual Benefit Association	347	Life Insurance on the Assessment Plan	May 1	April 30
A 81	Dominion Burglary Guarantee Company (Limited)	336	Insurance guaranteeing against Loss or Damage from Burglary or House-breaking	"	" 30
A 50	Dominion Life Assurance Company	404	Life Insurance	"	" 30
A 51	Dominion Plate Glass Insurance Company	370	Plate Glass Insurance	"	" 30
A 30	Eastern Assurance Company	388	Fire Insurance	"	" 30
A 57	Edinburgh Life Assurance Company	333	Life Insurance	"	" 30
A 25	Equitable Life Assurance Society of the United States	405	Life Insurance	"	" 30
A 20	Federal Life Assurance Company of Ontario	343	Life Insurance	"	" 30
A 94	Fireman's Fund Insurance Company	358	Ocean Marine Insurance	"	" 30
A 78	Great West Life Insurance Company	351	Life Insurance	"	" 30
A 22	Guarantee Company of North America	363	Guarantee Insurance	"	" 30
A 21	Guardian Fire and Life Assurance Company (Limited)	399	Fire Insurance	"	" 30
A 70	Hartford Fire Insurance Company, Hartford	364	Fire Insurance	"	" 30
A 59	Home Life Association of Canada	345	Life Insurance on the Assessment Plan	"	" 30
A 62	Imperial Insurance Company of London, Eng	368	Fire Insurance	"	" 30
A 58	Insurance Company of North America	378	Fire and Inland Marine Insurance	"	" 30
A 13	Lancashire Insurance Company	331	Fire Insurance	"	" 30
A 12	Liverpool and London and Globe Insurance Company	371	Fire and Life Insurance	"	" 30
A 40	Lloyd's Plate Glass Insurance Company	389	Plate Glass Insurance	"	" 30
A 85	Lloyd's Underwriters	393	Ocean Marine	"	" 30
A 41	London Assurance Corporation, England	344	Fire, Life and Inland Marine Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins, 1894.	Registry ends, 1895.
A 75	London Guarantee and Accident Company (Limited)	338	Guarantee and Accident Insurance	May 1	April 30
A 15	London and Lancashire Fire Insurance Company	392	Fire Insurance	"	" 30
A 38	London and Lancashire Life Insurance Company	381	Life Insurance	"	" 30
A 43	London Mutual Fire Insurance Company	402	Fire Insurance	"	" 30
A 42	London Life Insurance Company	334	Life Insurance	"	" 30
A 64	Manchester Fire Assurance Company	391	Fire Insurance	"	" 30
A 86	Mannheim Insurance Company	403	Ocean Marine Insurance	"	" 30
A 47	Manufacturers' Guarantee and Accident Insurance Company	406	Accident Insurance	"	" 30
A 46	Manufacturers' Life Insurance Company	373	Life Insurance	"	" 30
A 39	Massachusetts Benefit Life Association	369	Life Insurance on the Assessment Plan	"	" 30
A 48	Mercantile Fire Insurance Company	332	Fire Insurance	"	" 30
A 77	Metropolitan Life Insurance Company of New York	348	Life Insurance	"	" 30
A 60	Mongenais, Boivin & Co	390	Plate Glass Insurance	"	" 30
A 16	Mutual Life Insurance Company of New York	355	Life Insurance	"	" 30
A 73	Mutual Reserve Fund Life Association, New York	335	Life Insurance on the Assessment Plan	"	" 30
A 69	National Assurance Company of Ireland	375	Fire Insurance	"	" 30
A 27	New York Life Insurance Company	342	Life Insurance	"	" 30
A 23	North American Life Insurance Company	361	Life Insurance	"	" 30
A 63	North British and Mercantile Insurance Company	323	Fire and Life Insurance	"	" 30
A 11	Northern Assurance Company	397	Fire Insurance	"	" 30
A 66	Norwich and London Accident Insurance Association	385	Accident Insurance	"	" 30
A 67	Norwich Union Fire Insurance Society	383	Fire Insurance	"	" 30
A 57	Ontario Mutual Life Assurance Company	374	Life Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins, 1894.	Registry ends, 1895.
A 44	Phenix Insurance Company of Brooklyn	324	Fire and Inland Marine Insurance.	May 1	April 30
A 14	Phœnix Fire Assurance Company, London, England	364	Fire Insurance	"	" 30
A 71	Phœnix Insurance Company, Hartford, Conn	341	Fire Insurance	"	" 30
A 56	Provident Savings Life Assurance Society	395	Life Insurance	"	" 30
A 52	Provincial Provident Institution	362	Life Insurance on the Assessment Plan	"	" 30
A 19	Quebec Fire Assurance Company	377	Fire Insurance	"	" 30
A 17	Queen Insurance Company of America	359	Fire Insurance	"	" 30
A [illegible]	Reliance Marine Insurance Company (Limited)	329	Ocean Marine	"	" 15
A 9	Royal Insurance Company	325	Fire and Life Insurance	"	" 30
A 16	Scottish Union and National Insurance Company	366	Fire Insurance	"	" 30
A [illegible]	Standard Life Assurance Company, Scotland	367	Life Insurance	"	" 30
A 79	Star Life Assurance Society of England	353	Life Insurance	"	" 30
A 82	Steam Boiler and Plate Glass Insurance Company of Canada	407	Steam Boiler and Plate Glass Insurance as defined in and to the extent authorized by its Act of incorporation	"	" 30
A 55	Sun Insurance Office, London, Eng.	340	Fire Insurance	"	" 30
A 36	Sun Life Assurance Company of Canada	326	Life Insurance	"	" 30
A 35	Temperance and General Life Assurance Company of North America	386	Life Insurance	"	" 30
A 91	Thames and Mersey Marine Insurance Company (Limited)	357	Ocean Marine Insurance	"	" 15
	Transatlantic Marine Insurance Company of Berlin (Limited)*	465	Ocean Marine	"	Jan. 1
A 34	Travellers' Insurance Company of Hartford, Conn	379	Life and Accident Insurance	"	April 30
A 33	Union Mutual Life Insurance Company of Maine	339	Life Insurance	"	" 30
A 18	Union Assurance Society, London, Eng.	365	Fire Insurance	"	" 30
A 31	United Fire Insurance Company (Limited)	346	Fire Insurance	"	" 30
A 32	United States Life Insurance Company	337	Life Insurance	"	" 30
A 10	Western Assurance Company, Toronto	330	Fire; also Ocean and Inland Marine	"	" 30

*Interim registry.

INDEX B:

PROVINCIAL LICENSEES, STANDING REGISTERED AT THE 26TH NOVEMBER, 1894,—BEING INSURANCE CORPORATIONS LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COM AT THE DATE OF PUBLI

Report.	Page.	Name of Company.	System.	Head Office	President.
		*Amherst Island	Mutual	Stella	A. W. Hitchins
		†Ayr Farmers'	Mutual	Ayr	David Goldie
B	63	Bay of Quinte Agriculture	Mutual	Picton	Thos. Welbank
B	182	Bertie & Willoughby Farmers'	Mutual	Ridgeway	R. McCredie
B	111	Blanshard	Mutual	St. Mary's	W. F. Sanderson
B	87	Blenheim, North	Mutual	Chesterfield	T. Lockhart
B	136	Brant County, Farmers'	Mutual	Paris	James Geddie
B	148	Bruce West. Farmers'	Mutual	Kincardine	Wm. Hunter
B	160	Canadian Millers'	Mutual	Hamilton	
B	142	Caradoc Farmers'	Mutual	Mount Brydges	William Young
B	129	Culross	Mutual	Teeswater	R. E. Little
B	163	Dereham and West Oxford.	Mutual	Mount Elgin	W. Nancekivell
B	131	Dominion Mutual	Mutual	Owen Sound	Jesse Trull
B	144	Dorchester North and South.	Mutual	Harrietsville	S. Charleton
B	85	Downie	Mutual	St. Paul's	D. McIntosh
B	93	Dumfries N. & Waterloo, S.	Mutual	Galt	T. McKay
B	73	Dunwich Farmers'	Mutual	Wallacetown	Arch. McColl
B	89	Easthope, South, Farmers'	Mutuul	Tavistock	Werner Youngblut
B	25	Economical	Cash Mutual	Berlin	J. Fennell
B	140	Ekfrid	Mutual	Melbourne	J. P. Corneill
B	184	Elma Farmers	Mutual	Atwood	W. Shearer
B	99	Eramosa	Mutual	Rockwood	J. W. Benham
B	77	Erie Farmers'	Mutual	Selkirk	E. Hoover
B	3	Excelsior Life	Joint Stock	Toronto	E. F. Clarke
		‡Farmers' Central	Mutual	Walkerton	Jas. Tolton
B	28	Fire Insurance Exchange	Mutual & Guarantee	Toronto	Fred. Wyld
B	109	Formosa	Mutual	Formosa	And. Wæchter
B	121	Germania Farmers'	Mutual	Lot 4, con. 8, Tp. Normanby	John Roedding
B	32	Gore District	Cash Mutual	Galt	Jas. Young, Hon
B	171	Grand River	Mutual	York	R. Johnston
B	65	Grenville Patron	Mutual	Spencerville	Joseph Scott
B	113	Grey and Bruce	Mutual	Hanover	David McNichol
B	101	Guelph Township	Mutual	Guelph	John Hobson
B	91	Halton Union Farmers'	Mutual	Acton	John Ramsey
B	36	Hand-in-Hand	Mutual and Stock	Toronto	B. Homer Dickson
B	138	Hay Township Farmers'	Mutual	Zurich	J. Torrance
B	97	Hopewell Creek	Mutual	New Germany	H. Roberts
B	119	Howick Farmers'	Mutual	Gorrie	James Edgar
B	134	Howard Farmers'	Mutual	Ridgetown	Wm. Simpson
B	146	Kent and Essex	Mutual	Romney	David H. Brown
B	152	Lambton Farmers'	Mutual	Watford	Archibald McIntyre
B	67	Lennox and Addington	Mutual	Napanee	John B. Aylsworth
B	156	Lobo Township	Mutual	Coldstream	S. P. Zavitz
B	154	London Township, Farmers'.	Mutual	Arva	E. Roberts
B	117	McGillivray	Mutual	West M Gillivray	Wm. L. Corbett
B	81	McKillop	Mutual	Lot 17, con. 5, McKillop Township	D. Ross
B	40	Millers' and Manufacturers.	Stock Mutual	Toronto	James Goldie
B	125	Nichol	Mutual	Fergus	Wm. Taylor
B	180	Nissouri Farmers'	Mutual	Kintore	Wm. Colyer
B	107	Norfolk Farmers'	Mutual	Simcoe	Wm. Dawson

* Amherst Island Mutual Fire Insurance Company was licensed on the 1st July, 1894, to insure
† Ayr Farmers' Mutual Fire Insurance Company was licensed on the 20th December, 1893, to
‡ Farmers' Central Mutual Fire Insurance Company was licensed on the 26th March, 1894, to

PANIES SO LICENSED AND AUTHORIZED TO TRANSACT BUSINESS CATION OF THIS REPORT.

Post Office.	Vice-President.	Post Office.	Secretary.	Post Office.
Emerald			Wm. H. Montray	Stella.
Ayr	Wm. Oliver	Ayr	Joseph Wrigley	Ayr.
Milford	G. Nelson Rose	Waupoos	C. H. Widdifield	Picton.
Chippewa	W. Vanalstine	Crowland	H. N. Hibbard	Ridgeway
St. Mary's	Geo. B. Webster	St. Mary's	P. S. Armstrong	St. Mary's.
Walmer	A. Bean	Bright	Geo. Middlemas	Chesterfield.
Paris	John Miller	Glenmorris	Wm. Turnbull	Paris.
Underwood	A. Fraser	Ripley	J. H. Fleming	Kincardine.
	Wm. Snider	Waterloo	Seneca Jones	Hamilton.
Mount Brydges	J. P. Grigg	Mount Brydges	W. E. Sawyer	Mount Brydges.
Teeswater	T. Alison	Teeswater	Geo. A. Pringle	Teeswater.
Ingersoll	Thomas Prouse	Dereham Centre	Alex. Bell	Verschoyle.
Bowmanville	W. Eyres	Cannington	R. J. Doyle	Owen Sound.
Springfield	S. Barr	Mosley	D. D. York	Harrietsville.
Avonbank	Geo. Frame	Avonton	Peter Smith	Sebringville.
Richwood	John W. Martin	Preston	Wm. Deans	Galt.
Aldboro'	Peter Stalker	W. Lorne	W. A. Galbraith	Iona Station.
Tavistock	Leonard Schaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	Geo. Lang	Berlin	Hugo Kranz	Berlin.
Appin	J. W. Watterworth	Glencoe	A. P. McDougald	Melbourne.
Listowel	Jas. Donaldson	Atwood	Robert Cleland	Listowel.
Rockwood	T. Waters	Rockwood	Hugh Black	Rockwood.
Selkirk	C. T. Meadows	Bingham Road	J. W. Holmes	Selkirk.
Toronto	J. W. Lang S. J. Parker	Toronto	E. Marshall	Toronto.
Walkerton	Henry Arkell	Teeswater	J. J. Schumacher	Formosa.
Toronto	R. W. Elliott	Toronto	Hugh Scott	Toronto.
Walkerton	B. Oberle	Carlsruhe	Julius Noll	Formosa.
Alsfeldt	Philip Schauss	Clifford	Geo. Hopf	Moltke.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Empire	H. E. Harrison	Black Heath	F. A. Nelles	York.
Prescott	Henry Mortgatroyd	Mainsville	F. M. Scott	Spencerville.
Lamlash	Jas. Tolton	Walkerton	Duncan Campbell	Hanover.
Mosborough	M. Sweetnam	Guelph	Major Geo. B. Hood	Guelph.
Eden Mills	Jas. Kirkwood	Ospringe	Colin Cameron	Eden Mills.
Toronto	Jas. Austin	Toronto	Hugh Scott	Toronto.
Varna	H. Lippardt	Zurich	Henry Eilber	Crediton.
Elora	W. J. Malloy	Yatton	Anton Frank	New Germany.
Gorrie	Wm. Douglas	Wroxeter	Wm. S. McKercher	Wroxeter.
Ridgetown	Jas. Serson	Morpeth	E. D. Mitten	Ridgetown.
Port Alma	Robert Wilkie	Blenheim	Thos. C. Renwick	Romney.
Napier	John Dallas	Thedford	W. G. Willoughby	Walnut.
Newburg	B. C. Lloyd	Napanee Mills	M. C. Bogart	Napanee.
Coldstream	H. W. Harris	Fernhill	J. Marsh	Coldstream.
Bryanston	John Abray	Arva	Edward Dann	Bryanston.
Brimsley	John D. Drummond	Ailsa Craig	William Fraser	W. McGillivray.
Clinton	Geo. Watt	Harlock	W. J. Shannon	Seaforth.
Guelph	J. L. Spink	Toronto	Hugh Scott	Toronto.
Fergus	Chas. Nicklin	Ponsonby	John Beattie	Fergus.
Ingersoll	Jas. Henderson	Wilburn	E. J. Pearson	Kintore.
Vittoria	Jno. Murphy	Silver Hill	J. H. Ansley	Simcoe.

only on the premium note plan, fire risks other than mercantile and manufacturing.
insure only on the premium note plan, fire risks other than mercantile and manufacturing.
insure only on the premium note plan, fire risks other than mercantile and manufacturing.

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL

Report.	Page.	Name of Company.	System.	Head Office.	President
B	165	Oneida Farmers'	Mutual	Oneida	W. H. Nelles
B	173	Otter	Mutual	Norwich	John Topham
B	169	Oxford Farmers'	Mutual	Embro	Alex. McCorquodale.
B	103	Peel and Maryborough	Mutual	Drayton	Jas Duncan
B	123	Peel County Farmers'	Mutual	Brampton	N. V. Watson
B	10	People's Life	Cash	Toronto	John Flett.
B	44	Perth	Cash-Mutual	Stratford	Wm Davidson
B	105	Puslinch	Mutual	Aberfoyle	Wm. Rae
B	19	Queen City	Joint Stock	Toronto	Jas. Austin
B	175	Saltfleet and Binbrook	Mutual	Elfrida	A. D. Lee
B	150	Simcoe County	Mutual	Keenansville	Geo C. Morrow
B	79	Southwold Farmers'	Mutual	Sheddon	D. Turner
B	127	Sydenham	Mutual	Annan	Gideon Harkness.
B	71	Townsend Farmers'	Mutual	Waterford	Oscar McMichael
B	69	Usborne and Hibert	Mutual	Farquhar	J. Essery
B	177	Victoria	Mutual	Hamilton	Geo. H. Mills
B	167	Walpole Farmers'	Mutual	Jarvis	Robert Miller
B	47	Waterloo	Cash-Mutual	Waterloo	Geo. Randall
B	95	Waterloo, North, Farmers'	Mutual	Waterloo	Geo. F. Lackner
B	83	Wawanosh, West	Mutual	Dungannon	Chas Girvin
B	51	Wellington	Cash-Mutual	Guelph	Fred. W. Stone
B	158	Westminster Township	Mutual	Westminster	W. H. Beattie
B	115	Williams, East	Mutual	Nairn	N. McTaggart
B	75	Yarmouth	Mutual	New Sarum	D. Linton

COMPANIES AUTHORIZED TO TRANSACT BUSINESS.—*Concluded.*

Post Office.	Vice-President.	Post Office.	Secretary.	Post Office.
Caledonia	O. Warner.	Decewsville	David Kett	York.
Burgessville	Jas. G. Pettit	Burgessville	H. J. Dagar	Norwich.
Nissouri	Philip McDonald	Kintore	James Munro	Embro.
Drayton	H. O. Gilree	Bosworth	Jas. McEwing	Drayton.
Edmonton	M. W. Cook	Cooksville	L Cheyne	Brampton.
Toronto.	W. H Hunter	Toronto.	Thomas G. Hana	Toronto.
Seaforth	Wm. Mowat	Stratford	Chas Packert	Stratford.
Arkhill	Joseph Little	Hespeler	Jas. Scott	Aberfoyle.
Toronto.	Hugh Scott	Toronto.	Thomas Walmsley	Toronto.
Stony Creek	Wm Martin	Binbrook	J. C Harris	Hamilton.
Keenansville.	Jas. Brett	Alliston.	G. K. Keogh	Kennansville.
West Magdala	John Andrews	St. Thomas	R N. Stafford	Sheddon.
Annan	Jas. Gardner	Meaford.	Hugh Reid	Annan.
Waterford	Wm. P. Skirrow	Bloomsburg	S. Cunningham.	Waterford.
Exeter	Jos. Jackson	Mitchell	Thomas Cameron	Farquhar.
Hamilton	P. Balfour	Hamilton	W. R. Stuart	Hamilton.
Nanticote	John Craddock	Springvale	Geo. Miller	Jarvis.
Waterloo	John Shoh	Waterloo	C M. Taylor	Waterloo.
Hawksville	J. L Neubach	Elmira	Levi Stauffer	Waterloo.
Nile.	J. Ballantyne	Pine River	Jno. M. Roberts	Dungannon.
Guelph	Geo. Randall	Waterloo	Chas. Davidson	Guelph.
Wilton Grove	J. Thorncroft	Lambeth.	Henry Anderson	Wilton Grove.
Nairn.	Wm. Ross	Nairn.	Wm. McCallum	Nairn.
New Sarum	S. W. Zavitz	Sparta	W J. Elliott	New Sarum.

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 26th November, 1894.

Report page	Short name of society.	When organized or incorporated.	Head office.	Name of secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins, 1894.	Ends, 1895.
C 119	Army and Navy Veterans	1888	Toronto	H. E. Rudge	192	Insurance against sickness and death	July 1	June 30
C 106	Bank of British North America W. and O. Fund	1891	Montreal	E. B. Brownlow	127	Insurance against death	"	"
C 156	Bricklayers and Masons' Union, No. 1	1881	Hamilton	Alfred E. Smith	194	Insurance against sickness and death	July 26	"
C 59	Canadian Masonic Mutual	1874	London	A. Ellis		In liquidation		
C 74	Canadian Relief Society	1886	Toronto	Chas. Bonnick		In liquidation		
C 18	Catholic Mutual Benefit Association	1890	London	Samuel R. Brown	178	Insurance against sickness and death	July 1	June 30
C 15	Chosen Friends, Canadian Order of	1887	Hamilton	W. F. Montague	136	Insurance against sickness and death, also life-time benefits (including endowments)	"	"
C 154	Cigarmakers' Union, No. 27	1869	Toronto	John Pamphilon	194	Insurance against sickness and death	July 5	"
C 113	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	131	Insurance against sickness and death	July 1	"
C 147	Cobourg Car Works Friendly Society	1883	Cobourg	W. Carswell	181	Insurance against sickness and death	"	"
C 153	Cobban Manufacturing Co's Employees' Benefit Society	1889	Toronto	Fred. J. Butt	189	Insurance against sickness and death	"	"
C 62	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	126	Insurance against accident and death	"	"
C 64	Commercial Travellers' Association of Western Ontario	1885	London	Alfred Robinson	133	Insurance against death	"	"
C 133	Dominion Expressmen's Sick Benefit Association	1889	Toronto	G. E. Lawrence	146	Insurance against sickness or accident	"	"
C 82	Emerald Beneficial Association	1874	Toronto	William Lane	164	Insurance against sickness and death	"	"
C 108	Federated Letter Carriers	1891	Toronto	Alex. McMordie	152	Insurance against death	"	"
C 3	Foresters, Ancient Order of	1871	Toronto	W. Williams	143	Insurance against sickness and death	"	"
C 34	Foresters, Canadian Order of	1879	Brantford	Thos. White	166	Insurance against sickness and death	"	"
C 128	Foresters, Catholic Order of	1883	Chicago	Thomas H. Cannon	177	Insurance against sickness and death	"	"
C 8	Foresters, Independent Order of	1881	Toronto	John A. McGillivray	179	Insurance against sickness, disability and death, also life-time benefits (including endowments)	"	"
C 155	Gendron Manufacturing Co.'s Employees' Benefit Society	1890	Toronto	Ulric Renaud	193	Insurance against sickness and death	July 25	"
C 98	German Benevolent Society	1881	Hamilton	George Bartmann	188	Insurance against sickness and death	July 1	"
C 77	Good Templars, Independent Order of	1864	Toronto	Thomas Lawless	183	Insurance against sickness and death	"	"

....	Hackman's Union (Ottawa)	1885	Ottawa.....	John Regan	186	Insurance against sickness and death....	"	"
C 98	Hamilton Police Benefit Fund	1891	Hamilton	J. Timson	154	Insurance against death, also life-time benefits	"	"
C 104	Heintzman's & Co.'s Employees' Benefit Fund.....	1885	Toronto	Alfred Linton	175	Insurance against sickness and death....	"	"
C 144	Hibernians, Ancient Order of.....	1888	Deer Park.....	John Falvey	168	Insurance against sickness and death....	"	"
C 20	Home Circles, Canadian Order of	1884	Toronto	T. Boles	132	Insurance against sickness and death, also life-time benefits (including endowments)	"	"
C 115	Irish Catholic Benevolent Association.	1883	Toronto	Patrick Shea	150	Insurance against sickness and death....	"	"
C 131	Italian Benevolent Society, Toronto..	1888	Toronto	F. Niccoletti	142	Insurance against sickness and death....	"	"
C 56	Knights of the Maccabees, Supreme Tent	1883	Port Huron, Mich.	N. S. Boynton	149	Insurance against sickness and death....	"	"
C 38	Knights of Pythias, Supreme Lodge..	1864	Nashville, Tenn ..	R. L. C. White.....	145	Insurance against sickness and death....	"	"
C 80	Knights of St. John, R. C. Union of..	1894	Cleveland	.....	184	Insurance against sickness and death....	"	"
C 152	Knights of St. John	...	Toronto	Will. M. Moylan	184	Insurance against sickness and death....	"	"
C 141	Knights of St. John and Malta	1875	Toronto	Henry Ellis	169	Insurance against sickness and death, also life-time benefits	"	"
C 111	Loyal True Blue Association.	1875	Port Perry	N. Ingram	174	Insurance against sickness and death	"	"
C 117	Loyal Provident Union	1889	Toronto	Charles Carr	163	Insurance against sickness and death...	"	"
C 148	Massey-Harris Employees', Toronto..	1883	Toronto	James Corbitt	156	Insurance against sickness and death....	"	"
C 149	Massey-Harris Relief Association, Brantford....	1885	Brantford	Percy Gregory	162	Insurance against sickness and death ...	"	"
C 137	Mutual Masonic Compact	1877	St. Catharines	Levi Yale	157	Insurance against death	"	"
C 41	Oddfellows, Canadian Order	1882	Toronto	Robert Fleming	137	Insurance against sickness and death....	"	"
....	Oddfellows, Grand United Order	1853	Windsor	R. J. Dunn	198	Insurance against sickness and death....	Nov. 1	"
C 27	Oddfellows, Independent Order	1855	Toronto	J. B. King.....	140	Insurance against sickness and death....	July 1	"
C 101	Oddfellows, Independent Order, M.U.	1887	Toronto	Owen Mead	171	Insurance against sickness and death....	"	"
C 31	Oddfellows' Relief Association	1874	Kingston.....	R. Meek	129	Insurance against disability or death....	"	"
C 145	Orange Grand Lodge, Ontario West.	1881	Toronto	William Lee	170	Insurance against sickness and death....	"	"
C 45	Orange Grand Lodge of B. A.....	1890	Toronto	R. Birmingham.....	153	Insurance against death.....	"	"
C 99	Ottawa Unity Protestant Benefit Society	1869	Ottawa	W. G. Eastcott.....	148	Insurance against sickness and death....	"	"
.... .	Postal Benefit Association of Toronto.		Toronto	Wm. E. Lemon.....	199	Insurance against death.....	Nov. 19	"
C 48	Royal Arcanum	1877	Boston	W. O. Robson	144	Insurance against sickness and death....	July 1	"
C 52	Royal Templars of Temperance	1884	Hamilton	J. H. Land	147	Insurance against sickness and death, also life-time benefits	"	"
C 23	Select Knights of Canada.....	1883	St. Catharines	B. J. Leubsdorf	151	Insurance against disability and death, also life-time befits (including endowments).....	"	"
C 120	Shepherds, Ancient Order of.....	1884	Hamilton	W. P. Smith	141	Insurance against sickness and death....	"	"
C 68	Sons of England.	1877	Toronto	John W. Carter	134	Insurance against sickness and death....	"	"
C 91	Sons of Ireland.....	1876	Toronto	John Phillips	138	Insurance against sickness and death....	"	"
C 71	Sons of Scotland	1876	Toronto	D. M. Robertson	135	Insurance against death...	"	"
C 126	St. Antoine de Pardoue Society	1887	Ottawa	P. A. Huddon	161	Insurance against sickness and death....	"	"

INDEX O Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page	Short name of society.	When organized or incorporated.	Head office.	Name of secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins, 1894.	Ends, 1895.
C 157	S. Boniface Benefit Society	1892	Berlin	J. Schweitzer	195	Insurance against sickness and death	Aug. 3	June 30
C 55	Jean Baptiste Society, Ottawa	1887	Ottawa	Chas. Castonguay	158	Insurance against sickness and death	July 1	"
C 139	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	Chas. Rocheream de la Sabliere	139	Insurance against sickness and death	"	"
C 135	St. Joseph Aid Society, Formosa	1887	Formosa	A. Zettel	154	Insurance against sickness and death	"	"
C 124	St. Joseph, Union of, Ottawa	1863	Ottawa	A. Dostaler	159	Insurance against sickness and death	"	"
C 122	St. Lawrence Foundry Employees' Society	1890	Toronto	John S. Ferguson	130	Insurance against sickness, accident, disability and death	"	"
C 89	St. Pierre Society, Ottawa	1874	Ottawa	M. Mourier	172	Insurance against sickness and death	"	"
C 87	St. Thomas Society, Ottawa	1877	Ottawa	L. A. Trepanier	191	Insurance against sickness and death	"	"
C 110	Theatrical Mechanics, Toronto	1886	Toronto	Wm. Meredith	173	Insurance against sickness and death	"	"
C 146	Toronto Civic Employees Benevolent Association	1888	Toronto	Thomas Hilton	182	Insurance against sickness and death	"	"
C 96	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	187	Insurance against sickness and death, also life-time benefits	"	"
.....	Toronto Musical Protective Association	1887	Toronto	W. A. Caswell	197	Insurance against sickness and death	Sept. 28	"
C 95	Toronto Police Benefit Fund	1882	Toronto	Chas. Seymour	165	Insurance against death, also life-time benefits	July 1	"
C 151	Toronto Street Railway Employees	1893	Toronto	William A. Wylie	185	Insurance against sickness and death	"	"
.....	Toronto Typographical Union	1844	Toronto	T. H. Fitz Patrick	196	Insurance against sickness and death	Sept. 13	"
C 138	Undertakers' Association	1884	Cannington	W. H. Hoyle	160	Insurance against death	July 1	"
C 150	United Brotherhood Railroad Trackmen	1893	Ottawa	Archibald Brown Lowe	180	Insurance against sickness and death	"	"
C 12	United Workmen, Ancient Order	1879	St Thomas	M. D. Carder	128	Insurance against death	"	"
C 66	United Protestant Benevolent Association	1881	Hamilton	Wm. Derby	176	Insurance against sickness and death	"	"

INSURANCE CORPORATIONS ACT, 1892.

Schedule of Life and Accident Insurance Agents Standing Registered at 5th November, 1894.

The persons enumerated in the following Schedule are duly registered as agents for the transaction of Life and Accident Insurance during the term in the Schedule specified.

Schedule.

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Abrahams, George	5457	Uxbridge	July 14	June 30.
Abrey, W. R.	5432	Winnipeg	13	"
Acheson, John	5952	Goderich	Sept. 7	"
Adams, J. M	5313	St. Mary's	July 9	"
Agar, Stephen	5785	Stratford	Aug. 8	"
Aiken, Dawson F	5522	Jarvis	July 19	"
Aikman, Alex	4789	London	1	"
Aikman, Fred. L	5643	Collingwood	Aug. 2	"
Ainslie, M. F	4738	Drumbo	July 1	"
Algie, Robert	5703	Alton	Aug. 4	"
Alison, F. J	5033	Strathroy	July 1	"
Allan, Alex. McD	5963	Goderich	Sept. 11	"
Allan, A. S	6014	Clifford	17	"
Allen, Benj	5592	Stratford	July 27	"
Allen, G. H	5554	Kingston	23	"
Allen, J. A	4389	Perth	1	"
Allen, Thomas	6018	Toronto	Sept. 17	"
Allin, R.	5570	Cobden	July 23	"
Ambrose, Walter	4782	Hamilton	1	"
Ambrose, W. F	4783	Hamilton	1	"
Amos, William	5598	St. Mary's	27	"
Anderson, J. E	5063	Sutton	1	"
Anderson, J. H	4515	Oil Springs	1	"
Anderson, R. A	5607	Victoria Road	30	"
Anderson, R. H	5087	Fordyce	1	"
Anderson, Thomas E	4830	Napanee	1	"
Anderson, Wm. H.	6194	Bartonville	Nov. 1	"
Angrove, Thos. B	5865	Kingston	Aug. 23	"
Annis, Levi E.	6092	Woburn	Oct. 8	"
Argue, James McC	5479	South March	July 17	"
Argue, Henry	4784	Millbrook	1	"
Arkell, Geo	6191	St. Thomas	Nov. 1	"
Armbrust, Isaac	4363	Toronto	July 1	"
Armstrong, Geo. E	6137	Perth	Oct. 19	"
Armstrong, J. C	6104	Lindsay	8	"
Askwith, Alfred	6187	Auburn	31	"
Atkinson, M	5134	Cobourg	July 1	"
Aubry, Hubert	5452	Alexandria	14	"
Austin, W. C.	5559	Brockville	23	"
Austin, W. G	4550	Renfrew	1	"
Bailey, William T	4505	Orangeville	1	"
Bain, Thomas	4615	Toronto	1	"
Baird, Geo. M.	4568	Blenheim	1	"
Baitson, Robert	5777	Toronto	Aug. 10	"
Baker, Henry	4986	Stratford	July 1	"
Baker, W. L	6085	Tilsonburg	Oct. 3	"
Baldwin, Benj. F	5635	Toronto	Aug. 1	"
Ball, R. J	5781	Hanover	10	"
Ballard, B. J	5034	Hawksville	July 1	"
Ballard, Harry E	5936	Stratford	Sept. 5	"
Bamford, W. B	4911	Peterboro'	July 1	"
Banting, T. M	4537	Cookstown	1	"
Barber, A. E	5265	Haysville	6	"
Barber, James	5148	Milton	4	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC —*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Register ends, 1894.
Barbor, A.	5475	Cobourg	July 16	June, 30.
Baribault, Edward S	5405	Ottawa	11	"
Barr, George	5458	Brockville	14	"
Bartlet, W. F	5302	Windsor	9	"
Barwick, R. L	5307	Toronto	9	"
Bassingthwaighte, Jas	4633	Sault Ste. Marie	1	"
Bastedo, J. A	5360	Newmarket	11	"
Bateman, Geo. A	6065	Perth	Sept. 27	"
Baxter, R. G	5123	Burlington	July 1	"
Beacock, G. A	5633	Toronto	Aug. 1	"
Beam, J. G	5472	Elora	July 16	"
Bean, W. S	4514	Gorrie	1	"
Beard, Charles L	4791	Woodstock	1	"
Beasley, D. C	5038	Hamilton	1	"
Beaton, J. A	4474	Chesley	1	"
Beattie, D. C	4543	Norwich	1	"
Beattie, James	6180	Fergus	Oct. 29	"
Bechtel, Byron E	5932	Waterloo	Sept. 4	"
Bedard, Jno. O	5434	Gananoque	July 13	"
Beemer, J. H	6163	Wingham	Oct. 25	"
Begin, Charles	5880	Ottawa	Aug. 25	"
Beingessner, B	4483	Formosa	July 1	"
Bell, Archibald R	4442	Tiverton	1	"
Bell, Basil H	5596	Ottawa	27	"
Bell, David	5573	Rockton	23	"
Bell, E. M	5852	St. George	Aug. 21	"
Bell, James	5512	Arnprior	July 18	"
Bell, John	5158	Hamilton	4	"
Bell, W. J	5361	Beeton	11	"
Bement, J. A	5082	Hamilton	1	"
Bennett, R. A	4920	Smith's Falls	1	"
Bennett, Thomas	4364	Ingersoll	1	"
Bennetts, Arthur	4641	Toronto	1	"
Bennington, John	4893	Milton	1	"
Benor, Geo. A	6019	Campbellford	Sept. 17	"
Benson, Fred'k A	6145	Port Hope	Oct. 22	"
Benzie, Jean	6059	Guelph	Sept. 27	"
Berdan, John	5513	London	July 16	"
Beresford, James	5245	London	6	"
Bertrand, C. A	5591	Courtright	27	"
Bertrand, Joseph L	4452	Amherstburg	1	"
Bessey, Jos. B	5985	Montreal	Sept. 13	"
Bessey, W. H	5083	Coleman	July 1	"
Beveridge, J. B	6111	London	Oct. 12	"
Bick, Thomas	4413	Bobcaygeon	July 1	"
Bickerstaff, A. R	5506	Toronto	17	"
Bieber, Adam H	5413	Berlin	11	"
Bierman, Wm.	4796	Listowel	1	"
Bigelow, George	5682	Aultsville	Aug. 4	"
Billing, John L	5027	Hamilton	July 1	"
Bingham, James	5259	Tyrone	6	"
Bingham, Thomas	4567	Bowmanville	1	"
Birchard, Freeman	5616	Kingscourt	30	"
Birtch, N. E	4352	St. Mary's	1	"
Bissett, Will F	4664	Toronto	1	"
Black, Daniel	5459	Iona Station	14	"
Black, Geo. H	5104	Hamilton	1	"
Black, James E	4365	Elora	1	"
Black, P. A	4574	Owen Sound	1	"
Blackburn, Arthur J	6008	Chatham	Sept. 17	"
Blackmer, J. N	4932	Pembroke	July 1	"
Blackmore, R. H	4383	St. Thomas	1	"
Blackstock, Thos. G	4116	Toronto	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Blackwood, J. C.	5099	Erie	July 1	June 30.
Blaney, R. J	4722	Paris	1	"
Blow, E. R	4938	Whitby	1	"
Blowes, A. J	5337	Mitchell	9	"
Blue, Donald	4461	Amberley	1	"
Boddy, H. M.	6205	Toronto	Nov. 5	"
Boddy, J. S.	5364	Bradford	July 11	"
Boddy, T. E.	5234	Peterboro'	6	"
Boissenneau, Pierre	5400	Ottawa	11	"
Bole, D.	5178	Sault Ste. Marie	4	"
Bolduc, T	4828	Montreal, Que.	1	"
Bolton, B. W.	4853	Toronto	1	"
Boorne, Chas. H	5663	Ottawa	Aug. 2	"
Booth, G. E	4798	Harwich	July 1	"
Booth, Robert S.	5594	Barrie	27	"
Borrowman, A. M	5491	Barrie	17	"
Bousfield, R. W. G.	4594	Toronto	1	"
Bottom, W. H	4951	Kemptville	1	"
Bowen, Henry E	6108	Newcastle	Oct. 9	"
Bowerman, A. A	5180	Bloomfield	July 4	"
Bowerman, Daniel M., Jr	5788	Picton	Aug. 10	"
Bowes, Clarence E.	5665	Lindsay	3	"
Bowker, Richard	5987	Toronto	Sept. 13	"
Bowman, W. H.	4945	Berlin	July 1	"
Boyce, W. D.	6048	Waterford	Sept. 25	"
Boyd, J. T	4754	Toronto	July 1	"
Boyle, John	5186	Orillia	4	"
Braden, A. R.	4900	Toronto	1	"
Braden, John	5548	Toronto	21	"
Bradfield, Harry H.	5931	Morrisburg	Sept. 4	"
Bradley, John	5640	Harriston	Aug. 1	"
Bradwin, F. W.	6195	Hamilton	Nov. 1	"
Braid, Alexander	5981	Brantford	Sept. 12	"
Brant, John B	5761	Smithville	Aug. 9	"
Bray, Harry F	4344	Oakville	July 1	"
Brethour, S.	4873	Sunderland	1	"
Bretz, Abram	4646	Toronto	1	"
Bricker, Moses	6081	Listowel	Oct. 1	"
Bridgeland, H. B.	5366	Bracebridge	July 11	"
Briggs, J. M	4387	Toronto	1	"
Briggs, Thomas	5120	Kingston	1	"
Brown, A. C	4930	Elora	1	"
Brown, A. Stevens	4734	Galt	1	"
Brittain, Harry	5653	Strathroy	Aug. 2	"
Broadhurst, C. F	5729	Toronto	6	"
Brodigan, John	5787	Toronto	10	"
Bronsdon, J. H	5666	Toronto	3	"
Brooks, Edward O.	5925	Orillia	30	"
Brown, G. M.	5341	Foxboro'	July 10	"
Brown, Herbert J	6127	Morrisburg	Oct. 17	"
Brown, Henry M.	4768	Thornhill	July 1	"
Brown, James	6067	Toronto	Sept. 27	"
Brown, John	5518	Stratford	July 19	"
Brown, J. C.	4952	Orangeville	1	"
Brown, J. Geo.	4740	Thedford	1	"
Brown, John R.	5642	Brigden	Aug. 1	"
Brown, Joseph A.	5913	Reaboro	29	"
Brown, Myron	4473	Sudbury	July 1	"
Brown, N. C.	5272	Ashburn	7	"
Brown, Thomas T.	4382	Tilsonburg	1	"
Brown, Wm. G.	5984	Toronto	Sept. 12	"
Browne, F. G.	5515	London	July 19	"
Browne, J. Archibald	4990	Toronto	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Brownell, Stephen C.	5438	Windsor	July 13	June 30.
Broley, W. E	4531	Elora	1	"
Brough, Frank	5103	Hamilton	1	"
Bruce, King	5986	Toronto	Sept. 13	"
Brunt, Christian	5404	Ottawa	July 11	"
Bryant, G. E	5031	Hamilton	1	"
Bryant, Oliver	5724	Toronto	Aug. 6	"
Bryant, Walter	4658	Toronto	July 1	"
Bryce, Robert	4596	Hamilton	1	"
Bryson, Robert, Jr	6024	Renfrew	Sept. 19	"
Buchner, Wm	5557	Welland	July 23	"
Buck, Geo. E	5800	Toronto	Aug. 14	"
Bunbury, H. T	5119	Hamilton	July 1	"
Bunnell, Arthur K	4760	Brantford	1	"
Burbank, Jonathan	5296	Brantford	July 9	"
Burke, L. W	5561	London	23	"
Burgess, James T	4773	London	1	"
Burnie, J. H	6182	Dresden	Oct. 30	"
Burns, Geo. F	5722	London	Aug. 6	"
Burritt, J. H	5695	Pembroke	4	"
Burrows, Geo. F	5793	Dundas	14	"
Burrows, Stephen	5132	Belleville	July 1	"
Burton, A	4928	Rat Portage	1	"
Burton, C. S	5527	Elmvale	20	"
Butler, J. W	6079	London	Oct. 2	"
Buxton, Geo. H	6064	Bowmanville	Sept. 27	"
Byron, Francis	6152	Toronto	Oct. 23	"
Caesar, John	4965	Markdale	July 1	"
Callaghan, Jas. J	5423	Orillia	13	"
Callaghan, S. J	4924	Montreal, Que	1	"
Callander, Cyrus N	5628	Windsor	31	"
Calloway, W. R	4967	Toronto	1	"
Calvert, H. A. Burton	4769	Guelph	1	"
Cameron, C. S	5782	Port Elgin	Aug. 10	"
Cameron, Donald E	5867	Toronto	23	"
Cameron, J. A	5681	Stayner	4	"
Cameron, William	5510	Port Elgin	July 18	"
Campbell, A	5948	Kincardine	Sept. 7	"
Campbell, Angus	6207	Appin	Nov. 5	"
Campbell, A	4867	Attwood	July 1	"
Campbell, Alex. F	5757	Toronto	Aug. 8	"
Campbell, A. McT	4589	Winnipeg	July 1	"
Campbell, A. M	4864	Toronto	1	"
Campbell, Dougall	5293	Attwood	7	"
Campbell, J. D	4451	Rat Portage	1	"
Campbell, J. H	5716	Brantford	Aug. 4	"
Campbell, Jno. W	5975	Toronto	Sept. 11	"
Campbell, M. C	5315	Middlemiss	July 9	"
Campbell, Neil W	4397	Durham	1	"
Campbell, P. E	5608	Cornwall	30	"
Campbell, William	5524	Blyth	20	"
Camp, L. C	5230	St. Catharines	6	"
Campion, J. A	5192	Belleville	5	"
Cann, H	5092	Bowmanville	1	"
Carey, T	5872	Carlisle	Aug. 23	"
Carlaw, D	6178	Warkworth	Oct. 29	"
Carman, A	5387	St. Mary's	July 11	"
Carmichael, A	4343	Rat Portage	1	"
Carney, R. H	5677	Sault Ste. Marie	Aug. 4	"
Carpenter, L	5821	Ridgetown	17	"
Carpenter, Thos. H. P	4345	Winona	July 1	"
Carr, Charles	6006	Toronto	Sept. 17	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registay begins, 1894.	Registry ends, 1895.
Carroll, G. H	5645	Paris	Aug. 2	June, 30.
Carscallen, A. W	5690	Marmora	4	"
Carss, Geo	6202	Almonte	Nov. 5	"
Carter, Geo	4899	Toronto	July 1	"
Carver, Geo. W	4431	London	1	"
Casey, Geo. E	4418	Fingal	1	"
Cassidy, J. J	6035	Fergus	Sept. 21	"
Caswell, B	4921	Smith's Falls	July 1	"
Cathcart, J. R. R	6017	Chatham	Sept. 17	"
Caton, Geo. A	4414	Napanee	July 1	"
Caulfield, Homer	5268	Belleville	6	"
Cawley, John	5957	Athens	Sept. 8	"
Cawthray, John	5406	Ottawa	July 11	"
Centre, M	5091	Brampton	1	"
Chadwick, C. W	5533	Toronto	20	"
Chadwick, C. W	4993	Rat Portage	1	"
Chalkley, Rich'd H	6171	Toronto	Oct. 29	"
Chalue, A. J	5189	Penetang	July 5	"
Chamberlain, S. G	5696	Belleville	Aug. 4	"
Champion, Chas	5778	Brantford	10	"
Champion, Thos. O	4844	Toronto	July 1	"
Chapman, Geo	5025	St. Mary's	1	"
Chapman, George	5970	Conboyville	Sept. 11	"
Charles, D. Hughes	5444	Woodstock	July 14	"
Chauncey, G. J	5084	Markham	1	"
Chesnut, A. E	4753	Toronto	1	"
Chesnut, D. Geo	4750	Toronto	1	"
Chisholm, A. J	5283	Meaford	7	"
Chisholm, Jas. A	4988	Belleville	1	"
Christie, George	5611	Guelph	30	"
Christmas, T. H	4831	Montreal, Que	1	"
Chittle, Thomas	5439	Windsor	13	"
Chitty, Charles D	5290	Ottawa	1	"
Cholmondeley, Bert	5917	Kingston	Aug. 30	"
Cholmondeley, Wm	5601	Kingston	July 27	"
Chowen, J. G	6126	Mitchell	Oct. 16	"
Chubb, Charles	4841	Wallaceburg	July 1	"
Churchill, F. W	4981	Collingwood	1	"
Clancey, Thos. J	4994	Toronto	1	"
Claris, Geo. T	4487	St. Thomas	1	"
Clark, Albert J	6155	Toronto	Oct. 23	"
Clark, Frank R	5338	Elora	July 9	"
Clark, J. E	5862	Hamilton	Aug. 23	"
Clark, J. M	5652	Smith's Falls	2	"
Clark, T. A	5544	London	July 21	"
Clark, Wm	5426	Orangeville	13	"
Clarke, W. G	4456	Woodstock	1	"
Clark, W. I	5691	Alliston	Aug. 4	"
Clay, Albert A	4425	St. Catharines	July 1	"
Clayton, W. R	5593	Listowel	27	"
Cliff, Less	6186	Lindsay	Oct. 30	"
Clint, James	5525	Prescott	July 20	"
Cluff, W. J	4513	Brockville	1	"
Coates, Nathan	5798	Toronto	Aug. 14	"
Cobb, A. H	4744	Peterborough	July 1	"
Cober, W. F	5163	Galt	4	"
Cochue, F. X	4827	Montreal	1	"
Cochrane, Joseph S	5507	Toronto	17	"
Cody, J. A	4545	Sweaburg	1	"
Cody, W. H	5157	Sweaburg	4	"
Cohoon, L. H	5902	Aylmer	Aug. 28	"
Cole, D	6045	Doon	Sept. 25	"
Coleman, P. F	5606	Toronto	July 30	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Coleridge, J	5949	Walter's Falls	Sept. 7	June 30.
Colridge, John	4485	Ingersoll	July 1	"
Cole, W.	4745	Galt	1	"
Colley, Arthur R.	4847	Toronto	1	"
Collins, Chas. H.	6197	Toronto	Nov. 1	"
Conger, James A.	6142	Belleville	Oct. 20	"
Conley, Franklin	4890	Stirling	July 1	"
Conn, W. T. B.	5884	Ashton	Aug. 25	"
Connell, W.	5219	Lucknow	July 5	"
Connolly, James	5816	Lindsay	Aug. 16	"
Connolly, Thomas	4834	Lindsay	July 1	"
Conquergood, P. R	5151	Lindsay	4	"
Conron, Wm. J.	5196	Toronto Junction	5	"
Conway, F	4966	Kingston	1	"
Conway, Wm. H	4439	London	1	"
Cook, George	5009	Toronto	1	"
Cook, H. L.	5127	Toronto	1	"
Cook, J. J	4499	Mt. Forest	1	"
Cook, Jno. W	6002	St. Thomas	Sept. 14	"
Cook, Peter B.	5175	Toronto	July 4	"
Cook, Thos. G.	5870	Brockville	Aug. 23	"
Cooke, Herbert W.	5599	Kingston	July 27	"
Cooper, A. B.	5098	Barrie	1	"
Cooper, Geo. H.	6030	Grand Valley	Sept. 20	"
Cooper, William	4799	Clinton	July 1	"
Copeland, W. A	5705	Collingwood	Aug. 4	"
Copeland, W. W	4846	Toronto	July 1	"
Copp, Wm	5550	Seaforth	21	"
Copus, Henry W	5637	Stratford	Aug. 1	"
Coram, H. G.	4959	Woodstock	July 1	"
Cornell, A. C.	5357	Brantford	11	"
Cosens, Abner	4410	Seaforth	1	"
Cotton, R. G.	5728	Peterboro'	Aug. 6	"
Coulter, David M	4528	Amabel	July 1	"
Coughlin, Robert	4433	London	1	"
Coulter, W. W	5751	St. Thomas	Aug. 7	"
Courtrice, A. J.	4788	Holmesville	July 1	"
Cowan, Alexander	5674	Toronto	Aug. 4	"
Cowieson, W. N.	5489	Queensville	July 17	"
Craig, James	4575	Owen Sound	1	"
Crandell, Franklin	5888	Lindsay	Aug. 27	"
Crawford, J. B	4871	Dutton	July 1	"
Crean, Gordon C	5322	Toronto	9	"
Creighton, Geo. P.	5636	Owen Sound	Aug. 1	"
Cressman, E. S.	5465	Hanover	July 14	"
Crick, Richard	5240	London	6	"
Crickmore, Edwin	5736	Toronto	Aug. 7	"
Crocker, Henry J.	5766	Fingal	9	"
Crombie, W. B.	5429	Thorold	July 13	"
Crosby, F. H.	4953	Uxbridge	1	"
Cross, Angus	4669	Toronto	July 1	"
Cross, Wm.	5807	Toronto	Aug. 15	"
Crossin, Henry	6039	London	Sept. 24	"
Crossland, W. H	5916	Barrie	Aug. 29	"
Crossley, J. W	5199	King	July 5	"
Crowley, A.	4510	Ottawa	1	"
Cryderman, C. W.	6193	Walkerton	Nov. 1	"
Cuthbert, J. L.	4995	Ottawa	July 1	"
Cullen, James B.	4675	Fenelon Falls	1	"
Cummings, Abraham	6097	Brockville	Oct. 8	"
Cummings, John P	5546	Oakwood	July 21	"
Cunningham, C. R.	4358	Ottawa	1	"
Cunningham, Robert	4349	Guelph	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Cunningham, W. R	5842	Sault Ste. Marie	Aug. 21	June 30
Cunnington, J. H	5772	Parkhill	" 9	"
Currey, C. K	4533	Drumbo	July 1	"
Currie, H. A	4479	Collingwood	" 1	"
Currie, John	4872	Oshawa	" 1	"
Curtis, Frank E.	5451	Simcoe	" 14	"
Cuthbertson, D. G	5287	Ingersoll	" 7	"
Dale, J. A	4886	Mohawk	" 1	"
Daniel, E	4534	Guelph	" 1	"
Darroch, Angus	5269	St. Thomas	" 6	"
Dart, J. A.	6049	Ridgetown	Sept. 25	"
Dauley, Frank L	6086	N. Williamsburgh	Oct. 5	"
Davey, John W.	5767	Toronto	Aug. 9	"
Davidson, John	5471	Guelph	July 16	"
Davidson, John	4421	Merritton	" 1	"
Davies, Edmund C	5742	Toronto	Aug. 7	"
Davis, A. L.	5680	Peterboro'	" 4	"
Davis, Charles	5539	Chatham	July 21	"
Davis, Robert	5437	Windsor	" 13	"
Davis, Samuel	4737	Centralia	" 1	"
Davison, J. G.	5343	Belleville	" 11	"
Dawson, Alf.	4450	Wingham	" 1	"
Dawson, John	5410	Sault Ste. Marie	" 11	"
Decker, Robert J	5603	Kingston	" 27	"
De Gruchey, P. H	5627	Toronto	" 31	"
Delahaye, G.	6208	Pembroke	Nov. 5	"
Denike, R. B.	5487	Campbellford	July 17	"
Dennis, Hugh C.	4661	Toronto	" 1	"
Denny, W. H.	4892	Acton	" 1	"
Denton, C. H.	5943	Tilsonburg	Sept. 6	"
Desmarais, E. J	5965	Windsor	" 11	"
Devine, P. A.	6148	Emily	Oct. 25	"
Dewar, J. H	5422	Ottawa	July 12	"
Diamond, Irving	4492	Belleville	" 1	"
Dice, Samuel	5991	Milton	Sept. 14	"
Dickert, Henry S	5745	Woodstock	Aug. 7	"
Dickinson, G. L	5683	Manotick	" 4	"
Dickson, James	5195	Toronto	July 5	"
Dickson, John W.	4682	Dundas	" 1	"
Dickson, W. M.	4915	Renfrew	" 1	"
Dippel, Moses G	5144	Chatham	" 1	"
Dillon, Maurice	6044	London	Sept. 25	"
Dissette, Thos. E	4848	Niagara Falls	July 1	"
Dixon, G. T.	4919	Ottawa	" 1	"
Dixon, Joseph	5080	Lansdowne	" 1	"
Dixon, Robert	4647	Toronto	" 1	"
Dixon, R. B	5207	Toronto	" 5	"
Dixon, W. A.	5017	Toronto	" 1	"
Doak, Robert J.	4411	Millbrook	" 1	"
Dobie, D. R	5704	Owen Sound	Aug. 4	"
Doble, Arthur	4756	Toronto	July 1	"
Dods, Charles B	4683	Sarnia	" 1	"
Doller, W. J.	6118	Trenton	Oct. 13	"
Donaghy, Thomas	5096	Mount Forest	July 1	"
Donald, A. T.	4372	Burnbrae	" 1	"
Donald, James P.	5375	Toronto	" 11	"
Donaldson, G. Y.	4739	Listowel	" 1	"
Doran, Fred. W	5993	Orangeville	Sept. 14	"
Douglas, C. A.	5342	Ottawa	July 11	"
Douglas, George B	4562	Chatham	" 1	"
Downey, E. J	4962	Fergus	" 1	"
Downey, Jas. H.	5876	Napanee	Aug. 24	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of Agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Downing, Henry	5982	Brantford	Sept. 12	June 30.
Dowsley, Edward M	4408	Toronto	July 1	"
Dowsley, M.	5118	Prescott	1	"
Doyle, Charles E	4477	Dutton	1	"
Doxsee, George W	5303	Toronto	9	"
Drain T. J.	5327	Norwood	10	"
Dransfield, E. R.	4963	Galt	1	"
Draper, Susan	4904	Toronto	1	"
Draper, W	4901	Toronto	1	"
Drowley, G. H.	4957	Owen Sound	1	"
Drouillard, E.	5966	Windsor	Sept. 11	"
Drunn, W. A	6025	Ottawa	20	"
Duncan, John	4736	Thamesville	July 1	"
Dundas, J. R.	4353	Lindsay	1	"
Dunham, J. B.	5079	Orillia	1	"
Dunlop, Fred. G.	4587	Kingston	1	"
Dunn, J. P.	4914	Chatham	1	"
Eagen, S. A.	5061	Bolton	1	"
Eagleson, Alexander	6028	Peterboro'	Sept. 20	"
Eagleson, J. S.	4549	Ottawa	July 1	"
Eastmure, A. L.	4999	Toronto	1	"
Ebbs, Simon	5446	Ottawa	14	"
Ecclestone, A. M.	5519	St. Catharines	19	"
Ecclestone, Walter V	5181	Hamilton	4	"
Edgar, Thomas	5647	Peterboro'	Aug. 2	"
Edgington, John	5193	Brownsville	July 5	"
Edwards, T. S	4672	Iroquois	1	"
Egan, Chas.	4843	Petrolea	1	"
Elby, Joseph R.	6026	Ottawa	Sept. 20	"
Elliott, Charles A.	4648	Toronto	July 1	"
Elliott, J	4401	Stouffville	1	"
Elliott, J. A.	4491	Ridgetown	1	"
Elliott, John C.	4839	London	1	"
Elliott, John F.	4859	Sarnia	1	"
Elliott, T. H	5773	Sault Ste. Marie	Aug. 9	"
Elliott, Wm.	5695	London	July 1	"
Elliott, W. M.	5577	Toronto	24	"
Ellis, James F	4874	Brockville	1	"
Elms, Richard L.	5755	Toronto	Aug. 8	"
Emo, Wm., Jr.	5582	Toronto	July 25	"
English, George C.	4673	Sarnia	1	"
Enright, Joseph	4653	Toronto	1	"
Enright, James	4929	Ingersoll	1	"
Erbach, Wm. H.	5849	Baden	Aug. 21	"
Estabrook, W. C.	4787	Merlin	July 1	"
Evans, George	6113	Rat Portage	Oct. 10	"
Evans, H. J.	5249	London	July 6	"
Evans, John D.	4662	Islington	1	"
Everts, Milton W	6134	Easton's Corners	Oct. 18	"
Evison Henry	4464	Toronto	July 1	"
Ewing, D.	4426	Cobourg	1	"
Ewing, P. A	4858	Warkworth	1	"
Fabian, John L.	6007	Toronto	Sept. 17	"
Fair, Leslie	4813	Stratford	July 1	"
Fafard, Hughes	6154	Ottawa	Oct. 23	"
Falconbridge, Blair	5216	Aberfoyle	July 6	"
Falkner, Charles P	5173	N. Augusta	4	"
Falls, A. F.	5995	Chatham	Sept. 14	"
Falls, W. S.	5288	Amherstburg	July 7	"
Fanson, William.	4375	Thornbury	1	"
Farrell, John	5081	Forest	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of Agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Faulkner, Ambrose C.	5130	Foxboro'	July 1	June 30.
Faulkner, Eric E.	5832	Ottawa	Aug. 20	"
Faulkner, S. G.	5316	Peterboro'	July 9	"
Feargue, George	6158	Windsor	Oct. 23	"
Fenton, W. J.	5059	Port Perry	July 1	"
Ferguson, Angus E.	5799	Toronto	Aug. 14	"
Ferguson, C. D.	4540	Uxbridge	July 1	"
Ferguson, L.	5801	St. Thomas	Aug. 10	"
Ferguson, Wm	5281	Peterboro'	July 7	"
Ferguson W. A.	5547	Chatsworth	21	"
Ferris, J. B.	5897	Campbellford	Aug. 28	"
Findlay, J. F.	4724	Carluke	July 1	"
Finlay, W. W.	4851	Toronto	1	"
Fitzgerald, R. C	5182	St. Catharines	4	"
Fitzgerald, Thomas	4438	London	1	"
Flanagan, M	4357	Kingston	1	"
Fleming, J. H.	4470	St. George	1	"
Fleming, William G.	6170	Toronto	Oct. 29	"
Fletcher, W. A.	5179	Peterboro'	July 4	"
Fligg, W. H.	4535	Ottawa	1	"
Flint, George, Jr	5373	Stouffville	11	"
Foik, John	5937	Stratford	Sept. 5	"
Folger, F. A	6052	Kingston	25	"
Forsch, John H.	6168	Windsor	Oct. 29	"
Ford, E. E.	4894	Simcoe	July 1	"
Ford, N. W.	4696	St. Thomas	1	"
Forster, A. A.	5920	Hamilton	Aug. 30	"
Fortier, A. J.	4628	Pembroke	July 1	"
Fournier, T.	4511	Sudbury	1	"
Fowlds, Walter M.	5675	Hastings	Aug. 4	"
Fowler, Geo. S.	5883	Teeswater	25	"
Fowler William	5930	Teeswater	Sept. 4	"
Fox, John	6037	Lucan	22	"
Fox, W. H.	5622	Toronto	July 30	"
Fralick, Frank	4432	London	1	"
Frank, Albert J.	5980	Brantford	Sept. 12	"
Fraser, Donald	5882	Kingston	Aug. 25	"
Fraser, Joseph E.	5941	St. Thomas	Sept. 5	"
Frechette, Joseph	5879	Ottawa	Aug. 25	"
Freeborn, W. B.	5450	Millbank	July 14	"
Freeman, James A.	4801	Brantford	1	"
Freeman, J. W.	4502	Freeman	1	"
Freeman, R. K.	5135	Toronto	3	"
French, Rev. G.	5066	Meaford	1	"
French, H. J.	5831	Dresden	Aug. 20	"
French, S. Y.	5583	Toronto	July 25	"
French, Wm. J.	6120	Glencoe	Oct. 15	"
Frew, A.	4942	Guelph	July 1	"
Fricker, Walter	5797	Hamilton	Aug. 11	"
Fry, Solomon M.	4723	Brantford	July 1	"
Fuller, C. H.	5328	Essex	10	"
Fuller, James W	5992	Brantford	Sept. 14	"
Fuller, Wm.	5571	London	July 23	"
Gaden, Charles W.	5919	Hamilton	Aug. 30	"
Gaden, J. F.	4595	Hamilton	July 1	"
Gallager, Hugh	5961	Chatham	Sept. 11	"
Gallagher, H.	6115	Hagersville	Oct. 12	"
Gamble, C. B.	5226	Toronto	July 5	"
Gamble, R. H.	4743	Brockville	1	"
Gamey, R. R.	4746	Gore Bay	1	"
Gammie, J. C.	4604	Toronto	1	"
Gardiner, J. A.	5094	Kingston	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of Agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Garvin, George	4556	Almonte	July 1	June 30.
Garret, W	5309	Toronto	9	"
Gates, H. E	6103	London	Oct. 8	"
Gatschene, Jacob	5499	Hesson	July 17	"
Geddes, Edwin	5014	Toronto	1	"
George, C. F	4855	Hamilton	1	"
George, T. H	4500	Paisley	1	"
German, C. E	4670	Strathroy	1	"
German, H. B	5339	Shelbourne	10	"
Getty, J. F	4887	Strathroy	1	"
Gibbs, Malcolm	5589	Toronto	July 26	"
Gibson, Walter	6159	York	Oct. 25	"
Gibson, L	5399	Ottawa	July 11	"
Gibson, Wm	4525	London, West	1	"
Gilbert, Melvin	5602	Kingston	27	"
Gilkerson, W. J	5735	Trenton	Aug. 7	"
Gillean, Alex	5555	London	July 23	"
Gilliott, Frank	5227	Davisville	5	"
Gillis, John D	5041	Highgate	1	"
Gillogly, James A	5972	Lindsay	Sept. 11	"
Given, W. S	5990	Millbrook	14	"
Glanville, J. H	5841	Thessalon	Aug. 21	"
Glassford, Samuel H	4973	Cannington	July 1	"
Gleiser, Peter	5549	Waterloo	July 21	"
Glendinning, Henry	5833	Manilla	Aug. 21	"
Glenn, W. G	4771	Owen Sound	July 1	"
Glover, T. J	5102	Kingston	1	"
Godfrey, Thos	6046	Elora	Sept. 25	"
Goetz, Mathew	4530	Formosa	July 1	"
Golding, G. H	4857	Brantford	1	"
Goodacre, Frederick C	4614	St Thomas	1	"
Goodison, Thos. H	5058	Streetsville	1	"
Goodrow, Geo. L	5579	Simcoe	25	"
Gordon, D. M	6173	Toronto	Oct. 29	"
Gordon, D. M	5860	Wingham	Aug. 23	"
Gordon, J. E	4922	Tweed	July 1	"
Gordon, H	5350	Toronto	11	"
Gordon, R. W	5285	Pembroke	7	"
Gormley, W	5896	Pickering	Aug. 28	"
Goth, J. A	5898	Carleton Place	28	"
Gould, J. W	6206	Uxbridge	Nov. 5	"
Gourlay, Robert J	4812	Stratford	July 1	"
Gowanlock, James	4459	Parkdale	1	"
Gowans, John	4908	Toronto	1	"
Graham, A. E	5320	Dalrymple	9	"
Graham, John	4538	Campbellford	1	"
Graham, Jno. B	6058	Toronto	Sept. 27	"
Graham, R. S	5939	Elginburg	5	"
Graham, Thomas F	5453	Winnipeg	July 14	"
Graham, Thomas J	5584	Midland	25	"
Grand Trunk Ry. Co	4791A	Montreal	1	"
Grant, A	4933	Perth	1	"
Grant, J. M	5236	Toronto	6	"
Grant, William	4623	Ottawa	1	"
Grant, W. J	4944	Hamilton	1	"
Grant, Wm. M	5047	Woodville	1	"
Grandy, John	4705	Chatham	1	"
Granque, A. J	6051	Clifton	Sept. 25	"
Gray, H. R	5597	Perth	July 27	"
Gray, John C	5866	Toronto	Aug. 23	"
Gray, Reginald	5297	Burford	July 9	"
Graydon, W. J	6020	Streetsville	Sept. 18	"
Green, G. A	4508	Belleville	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of Agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Green, Miles W	5351	Toronto	July 11	June 30.
Greer, W	5024	Berlin	1	"
Greig, R. W	5732	Collingwood	Aug. 6	"
Greyerbiehl, Joseph M	6189	Berlin	Oct. 31	"
Griffin, W. H	4488	Walkerton	July 1	"
Griffith, W. H	4610	Hamilton	1	"
Grigg, James	5713	Bruce Mines	Aug. 4	"
Griggs, Wm. D	5942	Woodstock	Sept. 5	"
Gripton, C. M	5654	St. Catharines	Aug. 2	"
Groff, H. H	4792	Simcoe	July 1	"
Grover, J. M	4703	Toronto	1	"
Grote, John W	4706	St. Catharines	1	"
Grundy, George H	4376	Toronto	1	"
Grundy, R. S	5174	Toronto	4	"
Guenther, F. W	5464	Milverton	14	"
Hagerman, J. W	5200	Cobourg	5	"
Haggan, J. R	4910	Toronto	1	"
Hagle, L	4394	rigden	1	"
Hall, Chas	4755	Oakville	1	"
Hall, Francis W	5673	Perth	Aug. 4	"
Hall, James	4971	Owen Sound	July 1	"
Hall, John	5279	Woodstock	9	"
Hall, Maxwell	5706	Longford Mills	Aug. 4	"
Hall, W. E	5590	Blenheim	July 26	"
Hall, W. F	5708	Napanee	Aug. 4	"
Ham, John S	5418	Napanee	July 12	"
Hamill, Jno. D	5944	Meaford	Sept. 6	"
Hamilton, D. G	4931	Almonte	July 1	"
Hamilton, George R	4896	Orillia	July 1	"
Hamilton, R. A	5762	Peterboro'	Aug. 9	"
Hamilton, T. L	5040	Listowel	July 1	"
Hamilton, Wm	5042	Toronto	1	"
Hamley, S. W	5721	Meaford	Aug. 6	"
Hammond, F. J	4354	London	July 1	"
Hammond, R. M	4417	Almonte	1	"
Hammond, W. H	5209	Jarvis	4	"
Hamer, W. T	4689	Bradford	1	"
Hancock, Philip	6119	Hamilton	Oct. 15	"
Hancock, William	4424	St. Catharines	July 1	"
Hand, T. G	5956	Toronto	Sept. 8	"
Hannah, A. S	5780	London	Aug. 10	"
Hanrahan, W. A	5155	Windsor	July 4	"
Hanratty, James J	5359	Peterboro'	11	"
Hansel, C. E	4544	Humberstone	1	"
Hanson, George F	4982	Toronto	1	"
Hardeman, C. A	5623	Wallaceburg	30	"
Harding, J. B	4838	Thorndale	1	"
Hardy, James S	5731	Toronto	Aug. 6	"
Hare, Joshua D	4466	Orangeville	July 1	"
Harper, H	5379	Barrie	11	"
Harper, Richard	4704	Toronto	1	"
Harper, W. H	5908	Chatham	Aug. 28	"
Harper, W. H	5206	Toronto	July 5	"
Harris, Eugene	6057	Hamilton	Sept. 27	"
Harris, J	4790	Mitchell	July 1	"
Harris, J. C	5030	Hamilton	1	"
Harris, James G	5214	St. Catharines	6	"
Harris, William	4430	Rockwood	1	"
Harrison, D. Geo	5139	Peterboro'	1	"
Harrison, Geo. M	5411	Glencoe	11	"
Hartlieb, Harry A	5210	Baden	6	"
Hartman, C. W	5676	Clarksburg	Aug. 4	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895
Hawkins, Geo. J	5738	Ottawa	July 7	June 30.
Hawley, M. A	5572	Peterboro'	23	"
Hay, Edward	5511	Toronto	18	"
Hay, W. D	5097	Toronto	1	"
Haycock, R. H	5689	Ottawa	Aug. 4	"
Hayes, E. H	5662	Ottawa	2	"
Hazen, Wm. H	4968	Brantford	July 1	"
Heakes, Samuel R	5959	Toronto	Sept. 10	"
Healey, H. J	4520	Hamilton	July 1	"
Healey, Wm. T	6068	St. Catharines	Sept. 28	"
Hearst, W. H	4460	Sault Ste. Marie	July 1	"
Heath, F. H	4747	London	1	"
Heathcote, D	4608	Toronto	1	"
Helle, Chas. W	5906	Kingston	Aug. 28	"
Helliwell, Heward	4351	St. Catharines	July 1	"
Helson, William	4391	Stratford	1	"
Henders, Wm. J	6106	Toronto	Oct. 10	"
Henderson, J. B	5747	Owen Sound	Aug. 7	"
Henderson, Robert J	5748	Flesherton	7	"
Henderson, J. T	6179	Perth	Oct. 29	"
Hendry, David	4650	Toronto	July 1	"
Hendry, John	4978	Kingston	1	"
Henderson, J. M	4631	Smith's Falls	1	"
Henderson, Jas. B	4889	Orillia	1	"
Henderson, R. H	5124	Toronto	1	"
Henders, R. C	5305	London	9	"
Henry, W. J	5198	Kincardine	5	"
Henser, A	5365	Collingwood	11	"
Hett, John H	5417	Berlin	12	"
Hewat, W. R. C	5684	Orangeville	Aug. 4	"
Heyland, Robert	4569	Brigden	July 1	"
Hickey, W. J	5551	Millington	21	"
Hickey, W. L	4668	Bothwell	1	"
Hicks, Lewis	4529	Milford	1	"
Hicks, Orrin S	4546	Bayside	1	"
Higginson, J	5711	L'Orignal	Aug. 4	"
Higgins, Rozelle W	5202	Toronto	July 5	"
Hill, C. H	5235	Woodstock	6	"
Hill, John F	5334	Welland	9	"
Hill, Samuel F	4708	Bowmanville	1	"
Hill, S. W	5808	Ridgeville	Aug. 15	"
Hill, W. H	4860	Peterboro'	July 1	"
Hinchley, Wm. E	5815	Seaforth	Aug. 16	"
Hind, William	6174	Woodstock	Oct. 29	"
Hipple, Jacob	5839	Campden	20	"
Hirst, Alfred	6060	Stratford	Sept. 27	"
Hislop, John	6146	London	Oct. 20	"
Hitchman, Alfred E	6190	London	31	"
Hitchman, John	5224	Toronto	July 5	"
Hoath, J. S	5789	Alliston	Aug. 11	"
Hobbs, Geo	5248	Woodstock	July 6	"
Hobbs, R	5022	London	1	"
Hodges, James H	4463	Welland	1	"
Hogle, Geo. E	5538	Chatham	21	"
Holbrook, D. G	5456	Sioux Falls	14	"
Holland, Fred J	5454	Winnipeg	14	"
Holland, Fred J	5002	Winnipeg	1	"
Holland, W. H	4856	Oshawa	1	"
Holland, W. H	4998	Toronto	1	"
Holland, S	4542	Aurora	1	"
Hollingshead, Wm	6088	Dutton	Oct. 5	"
Holmes, Dudley	5743	Goderich	Aug. 7	"
Holmes, J. H	5008	Toronto	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Holmes, J. W	5131	Dunnville	July 1	June 30.
Holmes, W. J	6078	Carp	Oct. 2	"
Holmested, F	5620	Seaforth	July 30	"
Holtby, Fred B	4507	Mitchell	1	"
Holway, James	6164	Essex	Oct. 25	"
Hood, Alexander A	5495	Toronto	July 17	"
Hood, Charles	5488	Toronto	17	"
Hood, William	4419	Toronto	1	"
Hooper, Charles G	4752	Toronto	1	"
Hopkins, Daniel E	5804	Peterboro'	Aug. 14	"
Hopkins, J. W	5056	Brantford	July 1	"
Horkins, Geo. J	4778	Peterboro'	1	"
Horkins, W. A	5650	Peterboro'	Aug. 2	"
Horn, T. R	5435	Pembroke	July 13	"
Horne, F. H	4897	Orillia	1	"
Horsey, Henry H	5529	Ottawa	20	"
Horton, W. L	4636	Goderich	1	"
Hortop, Joseph N	4735	Kinsale	1	"
Hoshel, John L	6040	Goodwood	Sept. 24	"
Houston, J	4961	London	July 1	"
Houston, James	5924	Walkerton	Aug. 30	"
Howard, Royal J	5915	Hamilton	29	"
Howard, Thomas	4875	Montreal, Que	July 1	"
Howarth, Jas. G	5424	Toronto	13	"
Howarth, John W	4386	Toronto	1	"
Howe, W. M	5463	Arnprior	14	"
Howell, Nelson	5093	Brantford	1	"
Howell, W	4521	Brantford	1	"
Hubbell, E	4532	Ottawa	1	"
Hubert, Alexander	4820	Ottawa	1	"
Huckins, J. C	4817	Stratford	1	"
Hudson, Louis J. W	4774	Curran	1	"
Hudson, Wm. P	5449	Belleville	13	"
Hughes, B. B	5754	Toronto	Aug. 8	"
Hughes, John R	4660	London	July 1	"
Hughes, J. W	4902	Toronto	1	"
Hughes, R. A	5496	Chatham	17	"
Hugill, John	5261	St. Thomas	6	"
Hume, J. H	5523	Watford	20	"
Humphrey, J. W	5247	Chatham	6	"
Humphries, Benj	6027	Peterboro'	Sept. 20	"
Hungerford, R. B	5329	London	July 10	"
Hunt, Geo. M	5556	Toronto	23	"
Hunt, Wm. H	4678	Brantford	1	"
Hunter, Edward E	5625	Kingston	30	"
Hunter, G. A	4571	Sault Ste. Marie	1	"
Hunter, Henry	5390	Brantford	11	"
Hunter, James	5639	Wiarton	Aug. 1	"
Hunter, J. R	6176	Windsor	Oct. 29	"
Hunter, Thomas	5311	Toronto	July 9	"
Hunter, Wm	5940	Kincardine	Sept. 5	"
Hunzinger, Joseph	4449	Chipstow	July 1	"
Hurd, Stephen	6066	Toronto	Sept. 27	"
Huston, H. E	5043	Exeter	July 1	"
Hutcheson, Stanley M	5792	Paisley	Aug. 11	"
Hutcheson, W. E	4403	Toronto	July 1	"
Hutton, E. H	5122	Guelph	1	"
Hutton, John	4808	Port Elgin	1	"
Hutton, J. O	5710	Brampton	Aug. 4	"
Hutton, Lincoln	6203	Bolton	Nov. 5	"
Hutton, Wm. B	5490	Wingham	July 17	"
Hyatt, David B	6001	Fergus	Sept. 14	"
Iiling, F. H	4780	Berlin	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDUDE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Ingersoll, N. F	4624	Chelsea, Que	July 1	June 30.
Ingles, Harry L	5669	Niagara Falls	Aug. 4	"
Inglis, Richard W. K	5185	Brantford	July 4	"
Inglis, W. W	5998	Wingham	Sept. 14	"
Irish, A. D	4340	Winnipeg	July 1	"
Irwin, John B	4775	Galt	1	"
Irwin, James	4877	Norwich	1	"
Irwin, John	5515	Strathroy	19	"
Irwin, John L	5687	Port Hope	Aug. 4	"
Irving, P	5101	Woodstock	July 1	"
Irwin, R. W	5779	Peterboro'	Aug. 10	"
Isaac, Wm	5648	Cobourg	2	"
Ismond, W. M	6080	Brantford	Oct. 2	"
Jackson, A. B	6162	Niagara Falls	25	"
Jackson, Geo. W	5843	Leamington	Aug. 21	"
Jackson, Henry F. J	4378	Brockville	July 1	"
Jackson, Robert	4444	Elmira	1	"
Jackson, Thomas J	4392	Guelph	1	"
Jackson, W. B	4891	Caledonia	1	"
Jackson, W. F. B	6095	Georgetown	Oct. 8	"
James, John	4637	Lanark	July 1	"
Jameson, J. H	6123	St. Mary's	Oct. 15	"
Jamieson, R	4949	Arnprior	July 1	"
Jamieson, W. F	5892	Hillsdale	Aug. 28	"
Jane, John H	5532	Toronto	July 20	"
Jaquith, Jas. A	5918	Kingston	Aug. 30	"
Jarvis, C. W	5534	Fort William	July 20	"
Jarvis, R. H	4980	Toronto	1	"
Jeffrey, W	4635	Stratford	1	"
Jelley, Henry	5115	Mt. Forest	1	"
Jelly, J. J	4707	Harrietsville	1	"
Jemmison, Harry M	6102	Stratford	Oct. 8	"
Jennings, James	5100	Toronto	July 1	"
Jennings, J. B	6144	Penetang	Oct. 22	"
Job, Edward	4362	Toronto	July 1	"
Johnson, Eden P	6011	L'Orignal	Sept. 17	"
Johnson, Frank M	5574	New Dundee	July 23	"
Johnson, Winfield S	5664	Toronto	Aug. 2	"
Johnston, David	4440	Belwood	July 1	"
Johnston, F	4946	North Toronto	1	"
Johnston, G. W	5818	Aurora	Aug. 17	"
Johnston, Henry	4816	Delaware	July 1	"
Johnston, James	5382	Midway	11	"
Johnston, J. R	5528	Sydenham	20	"
Jones, Anson	4983	Mt. Albert	1	"
Jones, Earnest E	4420	Toronto	1	"
Jones, E. W, P	4671	Brantford	1	"
Jones, Francis C	4749	Toronto	1	"
Jones, Fred	4992	Ottawa	1	"
Jones, Geo. H	5266	Toronto	6	"
Jones, John	5809	Peterboro'	Aug. 15	"
Jones, Seneca	4559	Hamilton	July 1	"
Jones, Thomas	5276	Forest	7	"
Jones, W. H	4761	Mt. Forest	1	"
Jones, W. H	4979	Guelph	1	"
Jones, W. J	5707	Bowmanville	Aug. 4	"
Jones, W. S	4997	Toronto	July 1	"
Jory, H. E	5369	Barrie	11	"
Joyce, John F	4721	North Bay	1	"
Junkin, Irvine	5397	Bobcaygeon	11	"
Junkin, Robert	5416	Hamilton	11	"
Junkin, W. T	5847	Fenelon Falls	Aug. 21	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Kahrs, W. H	4795	Georgetown	July 1	June 30.
Kalbfleisch, Wm. H	4895	Oxford Centre	1	"
Kanigsberg, Simon	4837	Ottawa	1	"
Kaufman, Menno	5629	Elmwood	31	"
Kavanagh, James A	4862	Prescott	1	"
Kay, John	5845	Paris	Aug. 21	"
Keane, John	4885	Ottawa	July 1	"
Keast, Samuel	4437	London	1	"
Keat, John G	5147	Toronto	4	"
Keating, John	5901	Cornwall	Aug. 28	"
Keating, W. J	5558	Stratford	July 23	"
Keeler, R. M	5719	Prescott	Aug. 4	"
Keeling, C. W	4524	Cargill	July 1	"
Keenan, James W	5241	Ottawa	6	"
Kelly, John	4561	Durham	1	"
Kelly, Nicholas	4819	London	1	"
Kelly, Patrick	4975	Brechin	1	"
Kemp, Geo. S	6116	Exeter	Oct. 12	"
Kennedy, Abel	5873	Toronto	Aug. 23	"
Kennedy, David B	6140	Ottawa	Oct. 22	"
Kennedy, G. H. S	4918	Morrisburg	July 1	"
Kennedy, G. A	4947	N. Thamesville	1	"
Kennedy, Robert	4806	Arnprior	1	"
Kennedy, W. C	4402	Toronto	1	"
Kendall, W. A	5062	Windsor	1	"
Kenny, Joseph P	4974	Lindsay	1	"
Kenny, S. M	5070	Hamilton	1	"
Kenward, Frank	5377	Watford	11	"
Kern, Adolph	5837	Waterloo	Aug. 20	"
Kerr, George	5688	Pickering	4	"
Kerr, James F	6210	Hamilton	Nov. 5	"
Kerr, J. W	5563	Toronto	July 23	"
Kerr, Kenneth C	5222	Toronto	5	"
Kerr, Thomas	5564	Toronto	23	"
Kerr, Wallace Bruce	5396	Woodstock	11	"
Kerr, W. H	5368	Brussels	11	"
Kerr, W. P	5430	Mitchell	13	"
Keys, S. J	5388	Creemore	11	"
Kibble, W. W	4941	Carleton Place	1	"
Kidd, David	5228	Hamilton	6	"
Kilborn, W	4907	Toronto	1	"
Kilgour, J. W	5138	Guelph	1	"
Kilpatrick, S. J	4412	Lyn	1	"
King, E	5737	Ottawa	Aug. 7	"
King, Joseph	5977	Hamilton	Sept. 12	"
King, Samuel	5340	Tilbury Centre	July 10	"
Kingston, George A	5671	Toronto	Aug. 4	"
Kinnee, Caleb	5619	Peterboro'	July 30	"
Kinney, Israel	4710	Windsor	1	"
Kinton, Mackie	4793	Huntsville	1	"
Kirby, Joseph	4613	Toronto	1	"
Kirk, Frank A	4651	Toronto	1	"
Kirkland, Samuel B	4649	Toronto	1	"
Kirkpatrick, James T	4697	Cornwall	1	"
Kitt, T	4557	Lucan	1	"
Kuechtel, J. S	6200	Hanover	Nov. 5	"
Knight, Henry T	6150	Toronto	Oct. 23	"
Knowles, Alfred	6141	Palmerston	22	"
Knowles, F	5971	Peterboro'	Sept. 11	"
Knowlson, J. M	5362	Lindsay	July 11	"
Kranz, Carl	4976	Berlin	11	"
Kuderling, L. H	5116	Sault Ste. Marie	1	"
Kyle, A. J	5612	Wiarton	30	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Laberge, Alex	4818	Ottawa	July 1	June 30.
Lacy, Enos	4814	London	1	"
Laframboise, Joseph	5595	St. Anne dé Prescott	29	"
Lahey, Wm	5345	St. Thomas	11	"
Laing, Geo	5753	London	Aug. 7	"
Laing, J. B	5698	Port Perry	4	"
Laird, John	4836	Guelph	July 1	"
Laird, J. W	5927	Hamilton	Sept. 1	"
Lalond, Peter F	4369	Iona Station	July 1	"
Lamb, W. A	5385	Ottawa	11	"
Lamont, Arch	5053	Chatham	1	"
LaBelle, J. S	5461	Windsor	14	"
Lane, Chas. T	5947	Peterboro'	Sept. 6	"
Langstaff, E. F	5945	Aurora	6	"
Laplante, J. D	6090	Chatham	Oct. 8	"
Larke, C	4865	Coborne	July 1	"
LaRoche, E. H	5310	Belleville	9	"
Latimer, Robert A	6136	Perth	Oct. 19	"
Latter, Asa	6015	Grand Valley	Sept. 7	"
Laurence, Henry A	4655	Toronto	July 1	"
Lavery, Wm. T	5402	Hamilton	11	"
Lavis, Geo. A	4627	Iroquois	1	"
Law, Henry F	6100	Toronto Junction	Oct. 8	"
Law, W. H	5733	Port Arthur	Aug. 6	"
Lawrence, W. A	5455	Milton	July 14	"
Lawson, Joseph	4539	Chesley	1	"
Lawson, James A	5187	Delhi	4	"
Lawson, Jno. J	5717	Acton	Aug. 4	"
Leach, W. D	5638	Millbrook	Aug. 1	"
Leader, Geo. N	5626	Kingston	July 30	"
Letherland, John F	4585	Edinburgh	1	"
Lee, Charles	5294	Goderich	7	"
Lee, George	4903	Toronto	1	"
Lee, John	5152	Fenelon Falls	4	"
Leek, John	5874	Mt. Albert	Aug. 24	"
Le May, Augustus	5407	Ottawa	July 11	"
Legate, Thomas	4405	Toronto	1	"
Legate, W	5072	Owen Sound	1	"
Leggatt, William	5398	Drumbo	1	"
Leggett, John	5039	Greenock	11	"
Leiffer, Peter	4455	St. Thomas	1	"
Leitch, John A	4674	Brantford	1	"
Lennox, Lydia V	5015	Toronto	1	"
Leonard, Frank	5926	Levat	Aug. 31	"
Lepage, Henry	5401	Ottawa	July 11	"
Lepage, Jean B	5658	Ottawa	Aug. 2	"
Lett, F. A	5894	Barrie	28	"
Lewis, Frank M	5891	Burford	27	"
Levitt, Samuel	5250	London	July 6	"
Lewis, W. H	4854	Hamilton	1	"
Liddell, James G	5494	Brantford	17	"
Liersch, E	4471	Baden	1	"
Lightbourn, F. J	5000	Toronto	1	"
Lile, Enam	4726	Barrie	1	"
Lillie, Chas	4639	Toronto	1	"
Lillie, Fred. W	5223	Toronto	5	"
Limage, John A	4642	Toronto	1	"
Lindsay, Henry G	5769	Strathroy	Aug. 9	"
Lindsay, H. P	4888	Peterboro'	July 1	"
Lindsay, W. H	5304	London	9	"
Lindsay, W. R	5470	Toronto	16	"
Lindsay, N. A	4810	St. Catharines	1	"
Lindsay, A. N	4807	St. Catharines	1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Linger, E. E	5150	Hamilton	July 1	June 30.
Linton, C. B	4409	Galt	1	"
Linton, E	5552	Galt	21	"
Little, A. J	5128	Guelph	1	"
Little, James	5162	Belleville	4	"
Livingston, T. C	5825	Hamilton	Aug. 18	"
Lizars, K. M	6022	Stratford	Sept. 18	"
Locheed, Lachlin T	5969	Hamilton	Sept. 11	"
Long, Robinson	6112	Mt. Albert	Oct. 12	"
Long, Thomas	4772	Port Hope	July 1	"
Loscombe, A. E. M	4829	Kingston	1	"
Lovell, J. A	6149	Toronto Junction	Oct. 22	"
Lovell, Robert	5317	Toronto	July 9	"
Lowery, J. H	5145	Summerhill	4	"
Lowes, J. W	5117	Toronto	1	"
Lowes, Thos. H	5052	Rothsay	1	"
Luckham, D. R	5466	Amherstburg	14	"
Luckham, W. J	6124	Petrolea	Oct. 15	"
Luckhardt, J. P	5372	Elmira	July 11	"
Lundy, Thomas L	5760	Woodstock	Aug. 9	"
Lunz, John	4582	Drayton	July 1	"
Lydiott, James	5233	Toronto	6	"
Lynge, Edward	4757	Toronto	1	"
Lyon, A. E	4728	Barrie	1	"
Lyon, John R	6161	Toronto	Oct. 25	"
McAdam, Thomas	6201	Orangeville	Nov. 5	"
McAlpine, D	5244	London	July 6	"
McArthur, N. D	5161	Belleville	4	"
McAulay, W. J	5067	Hilton	1	"
McBride, Roderick	4717	Arnott	1	"
McBride, Thos. B	5542	Chatham	21	"
McBroom, Geo	4905	Toronto	1	"
McCall, Walter C	4686	Simcoe	1	"
McCallum, A. P	5543	Belmont	21	"
McCann, J. S. R	5468	Kingston	16	"
McCarthy, J. O	4884	Toronto	1	"
McCarty, William A	5010	Paris	1	"
McCartney, W. H	5485	Bethany	17	"
McCaw, William	4803	Montreal, Que	1	"
McClean, Jno. A	5613	Ruskview	30	"
McClelland, P	4553	Sutton, West	1	"
McConnell, J. W	5012	Toronto	1	"
McConnell, N. C	5614	Owen Sound	30	"
McCormick, H	4950	Carleton Junction	1	"
McCrimmon, Alex	4688	Vankleek Hill	1	"
McCuaig, Colin M	4384	Woodstock	1	"
McCutcheon, J. K	5344	Toronto	11	"
McDermand, S. S	5903	Lakeview	Aug. 28	"
McDonald, G. W	4443	Renfrew	July 1	"
McDonald, H. J	5749	Ridgetown	Aug. 7	"
McDonald, Peter	5953	Hampstead	Sept. 7	"
McDonald, R	5848	Hamilton	Aug. 21	"
McDougall, Neil	5355	Port Arthur	July 11	"
McDowell, J. R	5243	Guelph	6	"
McElderry, J. E	4691	Guelph	1	"
McGill, J. S	5394	Hillsdale	11	"
McGlade, Geo. E	4940	Brockville	1	"
McGrath, Michael	5481	Brechin	17	"
McGrath, Robert	5197	Bethany	5	"
Mc Gregor, Robert	5632	Massie	31	"
McGregor, J. R	5535	Gore Bay	20	"
McInnes, John	5786	Exeter	Aug. 10	"
McInnis, Malcolm	5420	London	July 12	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
McInnis, J. H	4573	Barrie	July 1	June 30.
McIntosh, Colin	4802	Carleton Place	1	"
McIntosh, Duncan	5840	Embro	Aug. 20	"
McIntyre, W. T	5221	Toronto	July 5	"
McKay, Alex. J	5353	Toronto	11	"
McKay, Geo. A	5770	Owen Sound	Aug. 9	"
McKay, J. A	4457	Woodstock	July 1	"
McKay, J. T. H	5231	Alvinson	6	"
McKay, Neil	4472	Plattsville	1	"
McKean, A	4926	Mt. Forest	1	"
McKeand, Geo	6056	Hamilton	Sept. 26	"
McKee, Charles S	4581	Peterboro'	July 1	"
McKeicher, W. S	4498	Wroxeter	1	"
McKenzie, Alex	5051	Hamilton	July 1	"
McKenzie, John	4517	Shelburne	1	"
McKee, Thos	5346	Winnipeg	11	"
McKenzie, Jno. A	5835	Woodstock	Aug. 20	"
McKeown, D. J	4964	North Bay	July 1	"
McKeown, H	5352	Kemptville	11	"
McKillop, Duncan	6117	West Lorne	Oct. 12	"
McKinlay, Duncan	4347	Orillia	July 1	"
McKinnon, P. D	4512	Port Arthur	1	"
McKitrick, S. H	4580	Orangeville	1	"
McLachlan, Donald	5909	Blenheim	Aug. 28	"
McLaughlin, Jas	5023	Plattsville	July 1	"
McLaughlin, Wm	4826	Meaford	1	"
McLean, Arthur D	6199	Trenton	Nov. 5	"
McLenaghan, J	4490	Perth	July 1	"
McLennan, Roderick	4685	Listowel	1	"
McLeod, Daniel E	5805	Stratford	Aug. 14	"
McLeod, D. W	4725	Collingwood	July 1	"
McLeod, Martin	6107	Stayner	Oct. 12	"
McLochlin, G. E	5086	Hamilton	July 1	"
McMaster, Donald	5661	Ottawa	Aug. 2	"
McMaster, W. A	5910	Madoc	28	"
McMahon, Thomas F	4476	Richmond Hill	July 1	"
McMillan, P	5378	Beaverton	11	"
McMullen, Wm	4603	Toronto	1	"
McMullin, Geo. D	5142	London	1	"
McMunn, William	5530	Cedar Hill	20	"
McMurty, J. A	5013	Toronto	1	"
McNabb, Alex. D	6094	Orillia	Oct. 8	"
McNabb, W. D	5566	St. Thomas	July 23	"
McNaughton, Jas. D	5541	Chatham	21	"
McNeil, W. T	5211	Hamilton	6	"
McNichol, John	4316	Creemore	1	"
McNiece, James	4612	St. Thomas	1	"
McPhail, Neil	5609	Nassagaweya	30	"
McPherson, Archibald	5814	London	Aug. 16	"
McPherson, D	4956	Ottawa	July 1	"
McPherson, John G	5784	Blenheim	Aug. 10	"
McPherson, Peter	5631	Tiverton	July 31	"
McPherson, Wm	5829	Guelph	Aug. 18	"
McPhie, Alexander	4619	Hamilton	July 1	"
McTaggart, Geo	4811	Clinton	1	"
McWhinnie, Wallace L	4765	Woodstock	1	"
Macalister, W. L	5006	Toronto	1	"
Macalpine, W. J	5817	Warwick	Aug. 16	"
Macartney, J. J	5018	Hamilton	July 1	"
Macartney, W. C	4741	Hamilton	1	"
Macdonald, D. A	5188	Sundridge	4	"
Macdonald, D. J	5480	Toronto	17	"
Macdonald, Geo	5978	Galt	Sept. 12	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence	Register begins. 1894	Register ends. 1895
Macdonald, J. A	4913	Arnprior	July 1	June 30
Macgregor, A. S	4475	London	1	"
Macgurn, Foster	5203	Windsor	1	"
Macnabb, F. F	5871	Arnprior	Aug. 23	"
MacNabb, John	4869	Lucknow	July 1	"
Macpherson, A	5284	Markdale	1	"
MacRoberts, Emerson J	4482	London	1	"
Madill, B	5899	Beaverton	Aug. 28	"
Magee, Wm	4852	Toronto	July 5	"
Magill, Samuel	5912	Lindsay	Aug. 29	"
Magurn, J. B	5701	Toronto	4	"
Mahoney, Thomas	5803	Peterboro'	14	"
Maitland, Hugh K	5790	Guelph	11	"
Malcolm, James T. B	5771	Whitevale	9	"
Mallott, W. L	5054	Windsor	July 1	"
Mansell, I. J	4632	Brockville	1	"
Marcey, A	4680	Brantford	1	"
Margach, J. L	5486	Port Hope	17	"
Marion, Nap	6110	Ottawa	Oct. 12	"
Mark, Kenwood	5964	Peterboro'	Sept. 21	"
Marks, A. H. S	6121	Toronto	Oct. 15	"
Marler, W. L	5428	Ottawa	July 13	"
Marsden, Wm	5114	Hamilton	1	"
Marshall, C. S	5568	Hamilton	23	"
Marshall, Wm. F	6016	Collin's Bay	Sept. 17	"
Marshall, W. J	5395	Waterloo	July 11	"
Martin, H. A	4927	Pembroke	1	"
Martin, D. E	6034	Wingham	Sept. 21	"
Martin, E. S	5112	Cayuga	July 1	"
Martin, G. T	5171	Smith's Falls	1	"
Martin, John E	6169	Hamilton	Oct. 29	"
Martin, J. F	5560	Paris	July 23	"
Martin, R. S	5274	Hamilton	7	"
Martin, T. E	4395	Prescott	1	"
Martin, W	4625	North Bay	1	"
Martin, W. jr	4638	North Bay	1	"
Martyn, Angus	5427	Ripley	13	"
Marx, Frederick	5850	Chatham	Aug. 21	"
Mason, D. K	5644	Toronto	2	"
Mason, John	4390	Brantford	July 1	"
Mason, John	4821	Toronto	1	"
Massecar, Levi	6181	Dunnville	Oct. 29	"
Mastin, R. B	5827	Picton	Aug. 18	"
Mathews, Henry	5838	Downeyville	20	"
Matthews, Charles	4709	Woodstock	July 1	"
Matthews, Jas	4939	Acton	1	"
Matthews, J. J	5509	Petrolia	18	"
Matthews, W. H	5007	Toronto	1	"
Mawhinney, Wm	5822	North Bay	Aug. 17	"
Mawhinney, Wm. H	4441	Markdale	July 1	"
Maxwell, H	5358	Oshawa	11	"
Maxwell, R. T	4863	Sarnia	1	"
May, Gus	4436	London	1	"
May, George	5176	Toronto	4	"
Maynard, A. L	4669	Hamilton	1	"
Means, W. G	6157	Windsor	Oct. 23	"
Meckison, John D	4385	Strathroy	July 1	"
Meharry, H. B	5071	Peterboro'	1	"
Meharry, J. W	5694	Port Perry	Aug. 4	"
Mein, George	4786	Owen Sound	July 1	"
Melross, James	5859	Galt	Aug. 22	"
Melville, R. M	5016	Toronto	July 1	"
Merewether, Herbert D	4853	Guelph	1	"
Merritt, Geo. H	5819	London	Aug. 17	"
Merritt, Jno. R	5844	Port Lambton	Aug. 21	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Metherell, Geo. A	5153	Lindsay	July 4	June 30.
Meyers, R. B	5726	Toronto	Aug. 6	"
Middleton, Herbert A	5477	Lindsay	July 17	"
Middleton, Thos. A	5150	Lindsay	4	"
Mihell, G. A	5335	London	9	"
Mill, I. A	5205	Ottawa	5	"
Millar, J. W	4702	Toronto	1	"
Millar, Jno	5834	Walkerton	Aug. 20	"
Millard, Brooks H	6047	Newmarket	Sept. 25	"
Miller, Geo. W	5820	London	Aug. 17	"
Miller, Henry H	4494	Hanover	July 1	"
Miller, R. K	5312	St. Helen's	9	"
Miller, R. B	5319	Owen Sound	9	"
Miller, Thomas	4379	Stratford	1	"
Miller, Wm. R	6055	Toronto	Sept. 26	"
Milligan, Robert S	6138	Napanee	Oct. 17	"
Milligan, Silas A	5585	Midland	July 25	"
Millman, John	5376	Woodstock	11	"
Mills, Thomas	4317	Kingston	1	"
Mills, Thos	5113	Belleville	1	"
Millward, Edwin	5756	Toronto	Aug. 8	"
Milne, A. E	5581	Niagara Falls	July 25	"
Milnes, Alfred	6009	Cobourg	Sept. 17	"
Minnes, Thos. D	4428	Kingston	July 1	"
Mitchell, David R	4406	Toronto	1	"
Mitchell, Fred	5412	Innerkip	11	"
Mitchell, H. S	5318	Guelph	9	"
Mitchell, W. G	5955	Carleton Place	Sept. 7	"
Mix, James	5493	Elmvale	July 17	"
Moag, S	5459	Smith's Falls	July 16	"
Moffatt, J. S	5521	Galt	19	"
Monaghan, Michael	5129	Ottawa	1	"
Monck, L. H	5823	Barrow Bay	Aug. 17	"
Monck, W. A	5861	Kingston	23	"
Monroe, D	5531	Cornwall	July 20	"
Monteith, J. T	5011	Toronto	1	"
Montgomery, F. M	5526	Barrie	20	"
Montgomery, Wm. H	6071	Galt	Sept. 29	"
Moon, Robert	5946	Toronto	6	"
Mooney, Henry	4467	Ottawa	July 1	"
Moore, Elijah	6004	St. Thomas	Sept. 15	"
Moore, F. A	5204	Toronto	July 5	"
Moore, Geo. F	4609	Toronto	1	"
Moore, Wm. C	6133	Bobcaygeon	Oct. 18	"
Moorehouse, H. J	4630	Brockville	July 1	"
Mooring, Geo	4763	Port Arthur	1	"
Moreton, Reginald	5447	Hamilton	14	"
Morris, Abraham	5419	Uxbridge	12	"
Morris, Charles	4519	Toronto	1	"
Morris, R	4695	Petrolia	1	"
Morrison, S	5562	Chatham	23	"
Morrison, W. A	5587	Toronto	26	"
Morrow, C. R	4399	Copetown	1	"
Morrow, Wm. J	6128	Toronto	Oct. 19	"
Morson, Alfred E	5443	Toronto	July 13	"
Morton, A	5374	Brampton	11	"
Morton, Edward	4845	Hamilton	1	"
Morton, G. K	4516	St. Thomas	1	"
Mosher, Almona	4733	Toronto	1	"
Moyer, Melvin	4779	St. Catharines	1	"
Muckleston, Jno. S	5830	Kingston	Aug. 18	"
Muir, J. M	4396	Waterloo	July 1	"
Muir, Wm	5967	Windsor	Sept. 11	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Munro, G. G. G	5336	Toronto	July 9	June 30
Munro, James	6021	Embro	Sept. 18	"
Munroe, Arch. A	5170	Wardsville	July 4	"
Muntz, G. H	5295	Toronto	9	"
Murdoch, A	4984	Hamilton	July 1	"
Murray, Hugh J	5064	Hamilton	1	"
Murray, W. A	5383	Iroquois	11	"
Murray, W. C	5332	Aylmer	10	"
Musgrove, John M	5215	Toronto	4	"
Mussen, Joseph M	5976	Toronto	Sept. 11	"
Mutchmor, Alexander	5190	Ottawa	July 5	"
Myers, H. J	5021	Kingston	1	"
Naftel, F. J. T	4355	Goderich	1	"
Naftel, F. J. T	4621	Goderich	1	"
Nazer, Herbert K	5765	New Edinburgh	Aug. 9	"
Neal, Wm. J T	5813	Kingston	15	"
Neelands, Thomas	5624	Wallaceburg	July 30	"
Neilson, Alex. C	5828	Thedford	Aug. 18	"
Nelles, Henry H	4395	London	July 1	"
Nelles, J. A	5467	London	14	"
Nelles, T. R	4713	Simcoe	1	"
Nesbitt, Edward W	4970	Woodstock	1	"
Niblock, J. T	5500	Ottawa	17	"
Nicklin, A. E	4762	Acton	1	"
Nesbitt, Samuel	6032	Toronto	Sept. 21	"
Nesbitt, Samuel	5610	Brighton	July 30	"
Nichols, Joseph L	6012	Toronto	Sept. 17	"
Nichols, John M	5878	Cambridge	Aug. 24	"
Nichols, J. R	4617	Hamilton	July 1	"
Niles, W. C	4607	Toronto	1	"
Nixon, Fred	5846	Dundalk	Aug. 21	"
Nixon, James B	5331	Toronto	July 10	"
Noble, Wm	4481	Guelph	1	"
Noble, Wm	4700	Toronto	1	"
Nutting, Marshall L	5482	Lindsay	17	"
Nye, Bartlette	4876	Montreal, Que	1	"
O'Boyle, Wm. F	4400	Lindsay	1	"
O'Brien, Martin	5126	Paris	1	"
O'Connor, H., jr	6069	Ingersoll	Sept. 29	"
O'Connor, J. M	6147	Brussels	Oct. 20	"
O'Donoghue, John	5791	Stratford	Aug. 11	"
O'Flynn, H. H	5895	Madoc	28	"
O'Loughlin, Henry	5300	St. Catharines	July 9	"
Ogden, H. H	4742	Sarnia	1	"
Ogilvie, J. B	5208	Aylmer	4	"
Old, Jas., jr	5229	Caledonia	6	"
Oldfield, W	6075	Welland	Sept. 29	"
Oliver, John	4777	Palmerston	July 1	"
Oliver, Wm. C	5634	Toronto	Aug. 1	"
Oram, John P	4489	Kingston	July 1	"
Oremns, Frederick	6098	Brantford	Oct. 8	"
Orr, Geo. H	4701	Toronto	July 1	"
Osborne, Wm. C	6099	Toronto	Oct. 8	"
Osler, E. H	4381	Cobourg	July 1	"
Ostrander, Chas. A	5275	Iona Station	7	"
Ostrander, Wm. A	5796	Dutton	Aug. 14	"
Ouelette, C. A	4719	Tilbury Centre	July 1	"
Owen, Michael	5125	Brantford	1	"
Owens, J. P	5699	Oshawa	Aug. 4	"
Owens, Peter B	5167	London	July 4	"
Owens, Wm. J	5858	Jura	Aug. 22	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry begins, 1895.
Oxley, A. E	4909	Toronto	July 1	June 30.
Oxley, A. M	4751	Toronto	1	"
Palmer, Frank L	4615	Hamilton	1	"
Palmer, S. H	4917	St. Thomas	1	"
Paquette, P. S	4923	Vankleek Hill	1	"
Pardington, Jos. H	4644	Toronto	1	"
Parker, J. E	4960	Ottawa	1	"
Parkins, John	6096	Teston	Oct. 8	"
Parlow, Edward	5887	Toronto	Aug. 27	"
Parrott, E. E	4881	Chatham	July 1	"
Parkins, Frank F	4925	Montreal, Que	1	"
Parsons, George	4393	Toronto	1	"
Parsons, Thomas	5618	Orangeville	30	"
Passmore, S. F	5143	Brantford	1	"
Pastorius, C. J	5641	Harrow	Aug. 1	"
Paterson, James A	4711	Toronto	July 1	"
Patterson, Thomas	4496	Stratford	1	"
Pattison, Ambrose O	5415	Clinton	11	"
Paul, John	6050	London	Sept. 25	"
Payne, Herbert M	4611	St. Thomas	July 1	"
Pearce, R. P	5037	Kingston	1	"
Pearce, Thomas	4415	Berlin	1	"
Pearce, W. K	4368	Seaforth	1	"
Pearen, J. M	5973	Mt. Dennis	Sept. 11	"
Pearn, George	6156	Peterboro'	Oct. 23	"
Peat, Jas	5074	Petrolea	July 1	"
Peine, Louis	5408	New Hamburg	11	"
Peirce, Robert	5615	Brantford	30	"
Peltier, Eugene	6082	Chatham	Oct. 2	"
Pennock, J. T	5857	Ottawa	Aug. 22	"
Pennock, Wm	5325	Ottawa	July 10	"
Percy, John	4849	Hamilton	1	"
Perkins, J. L	4823	Lindsay	1	"
Perkins, W. A	5502	Petrolea	17	"
Perlstein, J. G	5504	Ottawa	17	"
Perrett, H. W	5384	Pembroke	11	"
Perrin, J. D	4718	Baillieboro	1	"
Perry, A	5020	Kingston	1	"
Perry, John	5759	Woodstock	Aug. 9	"
Perry, R. P	5685	Bracebridge	4	"
Perry, Wm. J	5810	Kingston	15	"
Peters, H. S	4503	Uxbridge	July 1	"
Peterson, C. H	5136	Clifford	1	"
Peterson, J	4934	Port Arthur	1	"
Pethick, W. E	5262	Bowmanville	4	"
Petrie, Alex	5212	Elora	6	"
Petrie, W. A	5768	Elora	Aug. 9	"
Phillips, D	5036	Kingston	July 1	"
Phillips, T. J	5657	Arthur	Aug. 2	"
Phillips, Wm	5440	Windsor	July 13	"
Pickard, Albert E	5869	Glamis	Aug. 23	"
Pickens, James A	4551	Cookstown	July 1	"
Pickering, E. A	4572	Lansing	1	"
Pickup, W. S	4526	Millbrook	1	"
Piercy, J. W	5078	Hamilton	1	"
Pinkerton, Thomas	4560	Pinkerton	1	"
Pipon, Charles A	5321	Toronto	9	"
Pitkin, Gilbert S	4404	Petrolea	1	"
Pizer, Thomas	6105	Parkdale	Oct. 9	"
Platt, Russell C	5299	Thamesville	July 9	"
Playter, W. P	5907	Toronto	Aug. 28	"
Plewman, Richard	5273	Toronto	July 7	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Plum, W. R	5621	New Hamburg	July 30	June 30.
Plummer, A. H	5159	Blyth	4	"
Pochlman, Thomas	4429	Hanover	1	"
Poirier, Charles N	5881	Ottawa	Aug. 25	"
Pollock, Wm. C	5833	Almonte	July 10	"
Pope, G. G	5069	Peterboro'	1	"
Porte, Wm. J	5255	Forest	6	"
Porteous, A. T	4370	Cornwall	1	"
Pottruff, Jonathan	5028	Hamilton	1	"
Poucher, John	6125	Toronto	Oct. 16	"
Poussett, H. M	5588	Sarnia	July 26	"
Powell, J. B	5183	Whitby	4	"
Protheroe, E. W	4590	Hamilton	1	"
Pratt, T. S	5166	Tilsonburg	4	"
Pray, C. W	4371	Alvanston	1	"
Preston, William	4597	Toronto	1	"
Price, George	5363	Owen Sound	11	"
Price, Geo. W	4955	Windsor	1	"
Pritchard, Geo	5462	London	14	"
Proctor, C. E	5035	Caruma	1	"
Prouse, Geo. K	6192	Windsor	Nov. 1	"
Punchard, Charles	5806	Toronto	Aug. 15	"
Purvis, H. J	6043	Sudbury	Sept. 25	"
Pye, Wm	5473	Harriston	July 16	"
Quinsey, Wm. J	6076	Cayuga	Oct. 2	"
Radcliffe, J. H	4958	Toronto	July 1	"
Rae, R. A	4667	Oil Springs	1	"
Rae, W. H	4989	Winnipeg	1	"
Rainsford, Wm	4729	Fort Erie	1	"
Raitt, Thomas R	4599	Toronto	1	"
Ralston, A. J	5649	Hamilton	Aug. 2	"
Ranney, Charles M	4657	Toronto	July 1	"
Rankin, W. E	5483	Campbellford	17	"
Ranton, W. G	5140	Brantford	1	"
Rapley, M	6033	Strathroy	Sept. 21	"
Rathbun, F. S	5678	Deseronto	Aug. 4	"
Ratz, Jacob	4504	New Hamburg	July 1	"
Ray, W. H	5393	Woodstock	11	"
Rame, W. A	5933	Waterloo	Sept. 4	"
Reavely, Geo. A	6005	Evelyn	15	"
Reed, Jos. B	5721	Toronto	July 1	"
Reeves, John H	6209	Pembroke	Nov. 5	"
Reid, A. Duncan	5003	Toronto	July 1	"
Reid, George J	4698	Mount Forest	1	"
Reid, John R	4622	Ottawa	1	"
Rendell, Alfred	5921	Napanee	Aug. 30	"
Rettinger, Henry	5928	Neustadt	Sept. 4	"
Reynolds, John	4677	Paris	July 1	"
Reveller, S. S	5714	Winchester	Aug. 4	"
Rew, Harman	5741	Inwood	Aug. 7	"
Richards, Chris	5050	Jasper	July 1	"
Richards, Edmund	4692	Melbourne	1	"
Richardson, C. W	5934	Toronto	Sept. 4	"
Richardson, Louis E	5239	Strathroy	July 6	"
Richardson, Joseph	5960	Tavistock	Sept. 11	"
Richardson, J	5715	Scarboro'	Aug. 4	"
Richardson, W. T	5855	Toronto	22	"
Richardson, W. V	4715	Pickering	July 1	"
Richmond, J. H	5988	Toronto	Sept. 13	"
Riddell, R. T	5851	Wallaceburg	Aug. 21	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Ridley, E. H	5414	Ridgetown	July 11	June 30.
Riley, Joseph H	4434	London	1	"
Ritchie, Wm	4593	Kingston	1	"
Robert, Damien	5659	Ottawa	Aug. 2	"
Roberts, David	4523	Cobourg	July 1	"
Roberts, Edward	4598	Toronto	1	"
Roberts, Geo. H	5348	Toronto	11	"
Roberts, James	6198	Roseneath	Nov. 5	"
Roberts, J. E	5004	Toronto	July 1	"
Robertson, Geo	6070	Toronto	Sept. 29	"
Robertson, James	5109	Brockville	July 1	"
Robertson, Jas. W	5545	Stony Creek	21	"
Robertson, John D	4776	Maxville	1	"
Robertson, John	5137	Toronto	1	"
Robertson, Norman	4731	Walkerton	1	"
Robertson, W. W	4898	Victoria Harbor	1	"
Robinson, Cecil H	4555	Walkerville	1	"
Robinson, George H	5232	Toronto	6	"
Robinson, James E	4454	Belleville	1	"
Robinson, Wm. M	5301	Wroxeter	9	"
Robideau, Joseph	4453	Amherstburg	1	"
Robson, M. G	5436	Port Perry	13	"
Roche, G	4991	St. Thomas	1	"
Rodgers, Harry	5905	Kingston	Aug. 28	"
Rogers, D. H	4629	Gananoque	July 1	"
Rogers, R. R	5893	Barrie	Aug. 28	"
Rogers, Samuel M	6114	Ottawa	Oct. 12	"
Rogerson, John	5565	Barrie	July 23	"
Rogers, V. V	6166	Ottawa	Oct. 25	"
Romain, C. E	5154	Toronto	July 4	"
Rome, A	5191	Owen Sound	5	"
Ronne, Geo. W	5774	Toronto	Aug. 9	"
Roos, Michael	4781	Berlin	July 1	"
Roos, P. H	5169	Waterloo	4	"
Rorke, George	4694	Thornbury	1	"
Rose, A. M	5431	Rat Portage	13	"
Rose, John	5950	Toronto	Sept. 7	"
Rose, W. S	5160	Berlin	July 4	"
Rosevear, E	4654	Toronto	1	"
Ross, David	5811	Hamilton	Aug. 15	"
Ross, Craster	4687	Rat Portage	July 1	"
Ross, J. P	4484	Exeter	1	"
Ross, J. W	4374	Nelles Corners	1	"
Ross, Wm. J	4570	Port Arthur	1	"
Ross, Walter T	4800	Picton	1	"
Ross, William	5575	Glammis	23	"
Rothwell, Jas. A	5252	Walkerton	6	"
Rouse, S. J	4906	Toronto	1	"
Routh, J. T	4348	Hamilton	1	"
Runnalls, John	4720	Port Hope	1	"
Runnalls, Wm. U	5046	Port Hope	1	"
Rush, H	4563	Peterboro'	1	"
Russ, William A	5508	Welland	18	"
Russell, Augustine	4518	Bracebridge	1	"
Russell, Andrew	5923	Peterboro'	Aug. 30	"
Russell, F. H	5298	Toronto	July 9	"
Russell, Jas. A	5218	Chatham	6	"
Russell, W. A	5938	Port Hope	Sept. 5	"
Russell, W. S	5750	Tavistock	Aug. 7	"
Rutherford, A. C	5392	Kemptville	July 11	"
Rutherford, John	5974	Owen Sound	Sept. 11	"
Ryan, Thomas	5068	Peterboro'	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

Insurance of Life and Accident Insurance Agents, etc.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Saigeon, J. F	6038	Maple	Sept. 24	June 30.
Salls, Seymour E	5693	Toronto	Aug. 4	"
Salsbury, C	5267	Montreal	July 6	"
Sampson, Geo. A	4659	Toronto	1	"
Sanborn, Wm H	6042	London	Sept. 25	"
Sanders, M. A	4578	Sarnia	July 1	"
Sanderson, Augustus	4506	Caledon, East	1	"
Sanderson, Wm	5672	Toronto	Aug. 4	"
Sangster, J. F	5141	London	July 1	"
Sargant, James	5983	Toronto	Sept. 12	"
Sarge, Robert W	4835	Hamilton	July 1	"
Sarjeant, James	5720	Toronto	Aug. 6	"
Saucier, Francis X. R	5863	Ottawa	23	"
Saucier, J. B. E	6109	Ottawa	Oct. 12	"
Saunders, W. B	5386	Stayner	July 11	"
Saunders, John H	5836	London	Aug. 20	"
Savage, P. G	4501	Richmond Hill	July 1	"
Savage, Thomas C	4684	Brantford	1	"
Scarff, Jas. S	4360	Woodstock	1	"
Scarlett, Wentworth	5540	Chatham	21	"
Schinbein, George	5389	Conestoga	11	"
Scholfield, Edmund	4880	Montreal, Que	1	"
Schneider, T. H	5213	Hudson, Que	6	"
Schoellig, Geo. I	5580	Zurich	25	"
Scott, Bert	4584	Thornhill	1	"
Scott, C. G	5553	Toronto	21	"
Scott, F. W	5254	Highgate	6	"
Scott, R. B	5380	Seaforth	11	"
Scott, Ralph E	4558	Forest	1	"
Scott, R. H	5282	Stratford	7	"
Scott, Thos. W	6089	Toronto	Oct. 8	"
Scott, W. H	5107	Port Hope	July 1	"
Scott, W. R	5501	Grand Valley	17	"
Scroggie, James	4478	Barrie	1	"
Seaholm, A. W	5586	Toronto	26	"
Sears, Moses	5164	Galt	4	"
Secord, J. P	5885	Orillia	Aug. 25	"
Seel, Herbert	6167	Hamilton	Oct. 29	"
Seetz, Charles	6183	Woodstock	30	"
Selkirk, William P	4435	London	July 1	"
Selwyn, E. A	4985	Ottawa	1	"
Sexsmith, W. G	4663	Picton	1	"
Shannon, Wm. J	4676	Watford	1	"
Sharp, S. J	5001	Toronto	1	"
Shaver, F. B	5795	Brantford	Aug. 14	"
Shaver, H. H	5314	Quinn	July 9	"
Shaw, W. M	4870	Port Credit	1	"
Shelby, William	5397	Wolverton	11	"
Sheppard, Robert	4588	Gananoque	1	"
Shirley, M. A	4509	Napanee	1	"
Short, W. B	5692	Toronto	Aug. 4	"
Shortt, Joseph F	4407	Toronto	July 1	"
Shouldice, J. H	4797	Hamilton	1	"
Shrapnell, W. H	4758	Napier	1	"
Shultzman, Chas. O	5600	Kingston	27	"
Shuttliff, George	6175	Whitby	Oct. 29	"
Shuttleworth, A	5090	Walkerton	July 1	"
Sidell, C. F	4422	St. Catharines	1	"
Silcox, Edgar	4565	Shedden	1	"
Simpson, Albert	6139	Ottawa	Oct. 22	"
Simpson, Wm. B	6129	Chatsworth	19	"
Sinclair, Duncan	5172	Alvinston	July 4	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Sinclair, D. A	5085	St. Thomas	July 1 ..	June 30.
Sinclair, D. N	4878	Aberarder	1....	"
Sisk, J. H	4730	St. Mary's	1....	"
Slack, P	4727	London	1....	"
Sleeman, George	4770	Guelph	1....	"
Sloan, Joseph H	5077	Hamilton	1....	"
Sloan, Robert	4427	Galt	1....	"
Smale, Ed. H	4987	Woodstock	1....	"
Smart, Alfred M	4794	London	1....	"
Smiley, James	4764	Princeton	1....	"
Smith, A. E	4486	Wingham	1....	"
Smith, A. R. C	5371	Coldwater	11....	"
Smith, C. S	4398	Heidleberg	1....	"
Smith, D	5656	Tilbury Centre	Aug. 2....	"
Smith, D. D	5089	London	July 1....	"
Smith, G. C	5184	Cornwall	4....	"
Smith, Geo. W	5712	Ravenshoe	Aug. 4....	"
Smith, John E	6196	Orangeville	Nov. 1....	"
Smith, Percy P	5968	Winona	Sept. 11....	"
Smith, H. J	4640	Toronto	July 1....	"
Smith, Homer L	4977	Chatham	1....	"
Smith, James H	4832	Montreal	1....	"
Smith, J. S	4716	Ingersoll	1....	"
Smith, Robert H	5391	St. Catharines	11 ..	"
Smith, Thomas	4486	Barrie	1....	"
Smith, W. A	5349	Windsor	11....	"
Smith, Wm. L	6143	Shelburne	Oct. 22....	"
Smith, W. T	5108	Elmwood	July 1....	"
Smitherham, Arthur E	5476	Fenelon Falls	17....	"
Smyth, H. E	5514	St. Catharines	19....	"
Snell, Charles	4785	Exeter	1....	"
Snider, F	4448	Hamilton	1....	"
Snyder, H. E	5700	Brockville	Aug. 4....	"
Softly, Harry	6077	Burford	Oct. 2....	"
Soper, Alexander	4423	Merritton	July 1....	"
Sparks, J. E	5702	Newmarket	Aug. 4 ..	"
Spackman, John	4388	Exeter	July 1....	"
Sparks, Reuben	4468	Waterdown	1....	"
Sparling, James	5569	Barrie	23....	"
Spence, J. M	5264	Bellwood	6....	"
Speers, Hugh	5256	Ivy	6....	"
Speers, W. H	4759	Oakville	1....	"
Spike, B. A	5258	Meaford	6 ..	"
Spike, Geo	5651	Meaford	Aug. 2....	"
Spratt, Wm. A	5448	Hamilton	July 14....	"
St. Morris, Charles	5149	Toronto	4....	"
St. Pierre, Dolphus	5723	Moose Creek	Aug. 6..	"
Stauber, J. M	4766	Berlin	July 1....	"
Stanley, Geo. A	5962	Lucan	Sept. 11..	"
Stanley, Wm	5257	Parkhill	July 6....	"
Stafford, James	5979	Hamilton	Sept. 12....	"
Stafford, Wm. E	5752	Drayton	Aug. 7....	"
Staunton, Geo. A	5201	Toronto	July 5	"
Stayley, Herman	5238	Berlin	6	"
Stearns, Seargent P	4879	Montreal, Que	1....	"
Steben, B. F	5536	Ottawa	20....	"
Steele, Wm	5776	Hamilton	Aug. 10....	"
Stephens, Thomas	6013	Teeswater	Sept. 17....	"
Stephenson, E	5764	Whitby	Aug. 9 ..	"
Stephens, William	6061	Barrie	Sept 27....	"
Stern, Samuel	5667	Toronto	Aug. 4....	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Stewart, Alexander	6184	Blackstock	Oct. 30	June 30.
Stewart, A. M.	6054	Windsor	Sept. 25	"
Stewart, C. A.	4954	Seaforth	July 1	"
Stewart, Duncan	4527	Stratford	1	"
Stewart, D. W.	5263	Renfrew	6	"
Stewart, James	4666	Saltford	1	"
Stewart, James	5409	Meaford	11	"
Stewart, Robert	5088	Ottawa	1	"
Stewart, William	6177	Embro	Oct. 29	"
Stewart, W. A	4445	Lancaster	July 1	"
Stevens, A. J.	5246	Galt	6	"
Stevens, W. M.	4822	Athens	1	"
Stephenson, John	5133	London	1	"
Stevenson, Geo. W	5324	Peterboro'	10	"
Still, Wm.	4732	Orangeville	1	"
Stimers, A. O.	6074	Essex	Sept. 29	"
Stinson, J. O.	4693	Chesley	July 1	"
Stinson, R. H.	5076	Meaford	1	"
Stiven, George	4866	Goderich	1	"
Stokes, Robert A.	4469	Toronto	1	"
Stone, Alfred	5270	Guelph	6	"
Stone, Fred. W.	5271	Guelph	6	"
Stoney, John L.	5106	Hamilton	1	"
Stover, W. W.	5370	Sombra	11	"
Strachan, A. W.	6130	Woodstock	Oct. 17	"
Strange, C. M.	5746	Kingston	Aug. 7	"
Strangways, Elwood T	5425	Beeton	July 13	"
Stringer, Bruce W.	5474	Elcho	16	"
Stratford, Joseph	4359	Brantford	1	"
Strong, R. S.	4356	Galt	1	"
Summers, F. H.	4605	Toronto	1	"
Sutherland, R. O	4361	Wallacetown	1	"
Sutherland, R. W.	5354	Toronto	11	"
Sutton, Samuel, jr.	4804	Pembroke	1	"
Sutton, Wm. H	5156	Dutton	4	"
Swain, W. E	5856	Valentia	Aug. 22	"
Swan, F. R.	4948	Fort William	July 1	"
Swan, R. J.	5289	Wingham	7	"
Swift, W. W	5110	St. Catharines	1	"
Sykes, B. D.	4679	Brantford	1	"
Tallman, F. A	4380	Merrickville	1	"
Tape, James.	4547	Highgate	1	"
Tatham, Herbert	5253	London	6	"
Taylor, Francis	5864	Kingston	Aug. 23	"
Taylor, F. C.	4833	Lindsay	July 1	"
Taylor, W., jr.	4493	Clinton	1	"
Taylor, Israel	4564	Clinton	1	"
Taylor, J. J.	4465	Manitowaning	1	"
Taylor, John.	5019	Kingston	1	"
Taylor, James H	5073	Highfield	1	"
Taylor, Stephen Y.	5794	Paris	Aug. 14	"
Taylor, Robert	5403	Hamilton	July 11	"
Taylor, Thomas J.	5484	Cannington	17	"
Taylor, William	5055	Kemble	1	"
Teasdale, Reginald R	5660	Ottawa	Aug. 2	"
Teetzel, J. D.	5739	Morpeth	Aug. 7	"
Telfer, Thomas A. S.	5498	Ottawa	July 17	"
Telford, Wm. P.	5292	Owen Sound	7	"
Telford, W. R.	4767	Walkerton	1	"
Tench, W. E	5824	Niagara Falls	Aug. 18	"
Tennant, E.	4446	Cornwall	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Teskey, Albert E.	5922	St. Mary's.	Aug. 30	June 30.
Thayer, Ira B.	5220	Montreal, Que.	July 5	"
Thexton, George	5057	Uxbridge	1	"
Thompson, Andrew J.	6036	Cayuga	Sept. 22	"
Thompson, D. J.	5044	Dutton	July 1	"
Thompson, Elizabeth	5784	Toronto	Aug. 6	"
Thompson, F. L.	4936	Bolton.	July 1	"
Thompson, Geo. C.	4579	Toronto.	1	"
Thompson, J. E.	4805	Arnprior	1	"
Thompson, J. G.	6172	Toronto.	Oct. 29	"
Thompson, J. J.	5679	Orillia.	Aug. 4	"
Thompson, M. M.	4350	Belleville	July 1	"
Thompson, Wm.	5868	Norval	Aug. 22	"
Thompson, Wm.	5646	Peterboro'.	2	"
Thompson, W. J.	5854	Toronto	22	"
Thomson, Wm	5847	St. Catharines.	July 11	"
Thomson, Geo. H.	5758	Stratford	Aug. 9	"
Thomson, Thomas	5833	Peterboro'.	Aug. 20	"
Thomas, F. S.	5441	Windsor.	July 13	"
Thomas, J. Parker	4712	Belleville	July 1	"
Thomas, Henry V.	6101	Camlachie.	Oct. 8	"
Thomas, S. J.	4912	Bothwell	July 1	"
Thornton, Isaiah	5740	Omemee.	Aug. 7	"
Thornton, Jno. F.	5045	Garden Hill	July 1	"
Thurlow, Isaac E.	5900	Toronto	Aug. 28	"
Thurtell, R. N.	4996	Teeswater	July 1	"
Tilley, H. R.	4748	Toronto.	1	"
Timmins, Hugh S.	6029	Peterboro'	Sept. 20	"
Timmins, Thomas	5727	Peterboro'	Aug. 6	"
Tindall, W.	4634	Walkerton.	July 1	"
Tisdale, J. K.	4825	Ottercliffe	1	"
Tomb, James	4626	Alexandria	1	"
Tomkins, P. W.	6053	Hawkesbury.	Sept. 25	"
Torrop, N. H.	5886	Montreal	Aug. 25	"
Totten, Wm.	4601	Toronto	July 1	"
Tout, W. H.	5730	Toronto	Aug. 6	"
Towe, Edward	4373	London	July 1	"
Tree, E. B.	5497	Woodstock	17	"
Trewin, F. W.	4577	Oshawa	1	"
Trimble, John A.	5217	Brampton.	6	"
Trimble, W.	5503	Ottawa	17	"
Trounce, W. J.	5005	Toronto	1	"
Troy, John L.	4714	Toronto	1	"
Troy, Thomas J.	5517	New Germany	19	"
Truil, Henry	5763	Oshawa	Aug. 9	"
Turner, Walter	6160	Markdale	Oct. 26	"
Tudhope, Wm. R.	6131	Gravenhurst.	18	"
Tyler, Geo.	4602	Toronto	July 1	"
Tyler, Richard H.	4656	Toronto	1	"
Tyte, W. J.	4606	Seaton Village	1	"
Ullyott, George M.	4495	Brampton	July 1	"
Vahey, Charles K.	4586	International Bridge.	1	"
Vandervoort, G. W.	5251	Campbellford	July 6	"
Vandusen, H. A.	5655	Tara	Aug. 2	"
Vandusen, W.	5168	Tara	July 4	"
Vanfleet, A. P.	5060	Hamilton	1	"
Vankoughnet, Geo.	6185	Toronto	Oct. 30	"
Vanluven, F. E.	5875	Napanee	Aug. 24	"
Van Nostrand, J. A. M.	5670	Vandorf.	4	"
Vaughan, Albert J.	5617	Hamilton	July 30	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
Vaughan, George	4591	Hamilton	July 1	June 30.
Viau, D. M	5578	Wendover	24	"
Vick, J. P	4937	Owen Sound	1	"
Vickery, J	5291	Thornbury	7	"
Vincent, L. D	5278	Exeter	9	"
Virgil, W. Turner	5165	Galt	4	"
Vizard, Frederick	5442	Woodstock	13	"
Vollick, R. W	4458	Lowville	1	"
Waddell, A	4548	Stratford	1	"
Waddell, George	5225	Toronto	5	"
Waddell, Wm	6087	Burns	Oct. 3	"
Waddell, W. F	5989	Ottawa	Sept. 13	"
Wade, Peter B	6165	Windsor	Oct. 25	"
Waldron, L. W	4883	Hamilton	July 1	"
Walker, Alex	5032	Mitchell	1	"
Walker, C	5954	Ailsa Craig	Sept. 7	"
Walker, C. W	5029	Hamilton	July 1	"
Walker, David	5323	Charing Cross	10	"
Walker, John	4840	Paris	1	"
Wall, Peter	6010	Brantford	Sept. 17	"
Wallace, David	6204	Toronto	Nov. 5	"
Wallace, James	5306	Ottawa	July 9	"
Wallace, S	4554	Dresden	1	"
Walsh, Hattie A	5567	Toronto	23	"
Walsh, J. C	5308	Toronto	9	"
Walsh, J. W	4576	St. Catharines	1	"
Walton, M	5958	Toronto	Sept. 10	"
Wands, E. Henry	4616	Hamilton	July 1	"
Ward, Alfred	4366	Hamilton	1	"
Ward, James	5460	Fullerton	14	"
Ward, John J	6211	Toronto	Nov. 5	"
Warren, David B., jr.	6031	Pembroke	Sept. 21	"
Warren, Homer A	4850	Toronto	July 1	"
Waterbury, W. B.	4842	Mitchell	1	"
Watson, David	5049	Listowel	1	"
Watson, Fred. C	4522	Sarnia	1	"
Watson, James	5520	Seaforth	19	"
Watson, John A	5492	Liskay	17	"
Watson, Neil	4620	Harwich	1	"
Watson, Wm	5725	Toronto	Aug. 6	"
Watson, W. A	5433	Seaforth	July 13	"
Watt, John	5775	Toronto	Aug. 9	"
Weart, E. B	4861	French River	July 1	"
Weatherbee, J. H	5604	Toronto	27	"
Webb, Francis	6083	Orillia	Oct. 1	"
Webb, F. R	5277	Petrolea	July 7	"
Webb, George H	4618	Toronto	1	"
Webb, H. C	5697	Cobourg	Aug. 4	"
Weber, Floyd E	6151	Toronto	Oct. 23	"
Webster, F. T	6091	Chatham	8	"
Webster, William	5194	Fenelon Falls	July 5	"
Wegenast, J. G	4882	Galt	1	"
Wells, M. C	5260	Chatham	6	"
Weis, Adam	5576	Merritton	24	"
Welsh, Thomas	6023	Sunderland	Sept. 18	"
Werrett, Geo	5146	Simcoe	July 4	"
Westover, S	6093	Foxboro	Oct. 8	"
Whelan, Jno. H	6063	Westport	Sept. 27	"
Whicher, C. E	5065	Colpoy's Bay	July 1	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895.
White, A. E	4541	Welland	July 1	June 30.
White, Fred	5537	Kingston	20	"
White, James	4592	Hamilton	1	"
White, J. W	6073	Ottawa	Sept. 29	"
White, J. T	5707	Kingston	Aug. 4	"
Whiteside, Henry	6041	Ravenna	Sept. 24	"
Whiteside, Robert	4536	Elm Grove	July 1	"
Whittaker, W. C	4943	Galt	1	"
Widdess, W. R	6132	Lindsay	Oct. 18	"
Widdifield, J. M	5605	Woodstock	July 27	"
Wiggins, John W	5330	Weston	10	"
Wight, L. S	4552	Shannonville	1	"
Wilde, W. S	4600	Toronto	1	"
Wildfang, Levi	4497	Tavistock	1	"
Wiley, Andrew M	5445	Port Arthur	14	"
Wilkes, Walker A	4972	Brantford	1	"
Wilkie, J. D	5826	Windsor	Aug. 18	"
Wilkie, R. J	4809	Blenheim	July 1	"
Wilkinson, Harry M	5812	Hamilton	Aug. 15	"
Will, P. D	5051	Toronto	Sept. 7	"
Williams, Geo. H	5026	Hamilton	July 1	"
Williams, W. A	4342	Buckingham	July 1	"
Williamson, Robert J	5877	Port Perry	Aug. 24	"
Williamson, W. H	5686	Picton	Aug. 4	"
Willis, Edwin	4699	Woodstock	July 1	"
Willson, E. W	5911	Berlin	Aug. 28	"
Willson, Frank	5889	Queensville	27	"
Willson, John H	5505	Toronto	July 17	"
Wilson, A. A	5326	Walkerton	10	"
Wilson, Arthur J	6188	Ottawa	Oct. 31	"
Wilson, Chas. A	6003	Barrie	Sept. 14	"
Wilson, Edward	4868	Bright	July 1	"
Wilson, James	5802	Orchard	Aug. 14	"
Wilson, J. A	5280	Tilbury	July 9	"
Wilson, J. F	4341	Alliston	1	"
Wilson, W. H	5630	Marsville	31	"
Wilson, W. S	4824	St. Catharines	1	"
Winter, Chas. A	5744	Waterloo	Aug. 7	"
Wolfe, T. G	5381	Tottenham	July 11	"
Wood, G. W	6084	Toronto	Oct. 2	"
Wood, Thomas L	5890	Brantford	Aug. 27	"
Woodburn, Geo. H	5048	Ottawa	July 1	"
Woodcock, Allen E	5935	Toronto	Sept. 4	"
Woodcock, E	4447	Goderich	July 1	"
Woodham, John	5914	Hamilton	Aug. 29	"
Woodhouse, Edwin A	6122	Dundas	Oct. 15	"
Woodland, C. W. I	6135	Toronto	18	"
Woodridge, John B	4643	Toronto	July 1	"
Woods, R. H	4815	Ottawa	1	"
Woodward, D	6062	Cannington	Sept. 27	"
Woodward, Jno	5929	Oil Spaings	4	"
Woodwork, Thos. K	5242	Guelph	July 6	"
Woolsey, Wm. J	4652	Toronto	1	"
Wright, C	5237	Amherstburg	6	"
Wright, C. G	6153	London	Oct. 23	"
Wright, Edward	5478	Sarnia	July 17	"
Wright, Geo. H	5718	Queensville	Aug. 4	"
Wright, Geo. W	4367	Berlin	July 1	"
Wright, J. J	4690	London	1	"
Wright, S. E	5177	Sudbury	4	"
Wurtele, Ernest F	5994	Mt. Forest	Sept. 14	"

INSURANCE CORPORATIONS ACT, 1892.

SCHEDULE OF LIFE AND ACCIDENT INSURANCE AGENTS, ETC.—*Continued.*

Name of agent.	Register No.	Residence.	Registry begins, 1894.	Registry ends, 1895
Wurtele, Ernest F	5668	Galt	Aug. 4	June 30.
Wurtele, J. W	5286	Ottawa	July 7	"
Wynne, John B	4681	Brigden	1	"
Young, George A	5904	Calumet	Aug. 28	"
Young, James A	4665	Mount Forest	July 1	"
Young, W. M	4566	Markdale	1	"
Zerex, T. H	4462	Rat Portage	1	"

BINDING SECT. AUG 23 1967